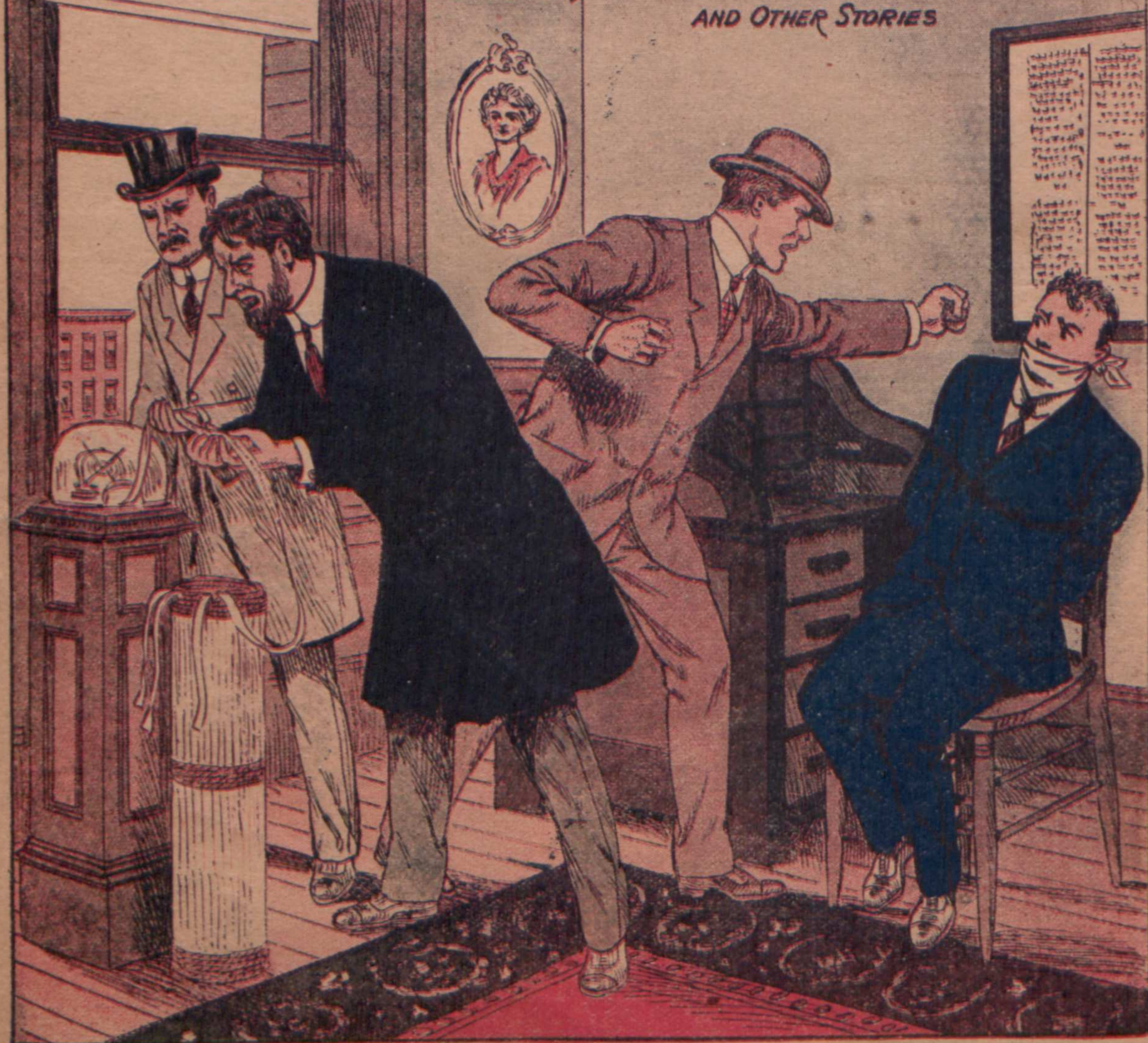


FAME ^{AND} FORTUNE WEEKLY.

STORIES OF BOYS THAT MAKE MONEY.

LUCKY JIM OR \$100,000 FROM STOCKS
(A WALL ST. STORY) *By A SELF MADE MAN*
AND OTHER STORIES



Dawkins, taking advantage of Jim's helpless condition, shook his fist in his face and abused him with his cowardly tongue, while Haggard and Lee stood over the ticker waiting for the quotation to come out that would mark the boy's ruin.

FAME AND FORTUNE WEEKLY

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LUCKY JIM

Or, \$100,000 FROM STOCKS

BY A SELF-MADE MAN

CHAPTER I.—The Shadow of Mr. Grudge.

"Hello, mother!" exclaimed a bright-faced boy of eighteen, in a cheerful tone, entering the sitting-room of a little cottage on the outskirts of Jersey City, one afternoon about five. "How are things?"

Mrs. Baker, a little widow, with pleasant features, was seated by the window, which commanded a view of her garden on one side, and the rest of her quarter of an acre of property, to a large extent, on the other. She held an open letter in her lap, and she didn't look as bright as usual, a fact that the boy noticed right away, for he was blessed with a sharp, observing eye.

"Anything wrong, mother?" he asked, in rather a wondering tone, for things didn't often go wrong in the little household.

"Read that," said Mrs. Baker, handing him the note, which was typewritten and brief.

Jim glanced over the communication, which ran as follows:

"Dear Madam:

"I beg to inform you that I have assigned the mortgage held by me on your house to Caleb Grudge, your neighbor, to whom the interest will hereafter be payable.

"Yours very truly,
"John W. Cooper."

Jim scratched his chin and looked at his mother.

"So Grudge has managed to get his hooks in this property?"

Mrs. Baker made no reply. In fact, she hardly heard her son's remark. Her eyes were fastened on the trees, and grass, and white picket fence which enclosed the cottage and grounds that had come to her three years since through the death of her husband, encumbered by a mortgage of \$1,500, which had since run out, but which the holder made no effort to call in, as the widow paid the interest promptly. Mrs. Baker's neighbor on the right was a man named Caleb Grudge. He owned an acre of ground, which ran to the corner where a street had been cut through, but not otherwise improved. Instead of a cottage he had quite a pretentious house built near the corner.

He also had a barn and other out-buildings. He owned real estate elsewhere, as well as bonds and stock in certain industrial companies, and was known to be well-to-do. He was a widower of many years standing. Within the past year he began to show a decided leaning toward Mrs.

Baker. Being on speaking terms with her, he made bold to call in a social way. His visits were repeated at lessening intervals, and one day he took the little widow by surprise by asking her to marry him. As Mrs. Baker had no intention of marrying again, and if she had, Mr. Grudge was the last person she would have selected, she turned his offer down. Caleb Grudge didn't take her refusal kindly.

He considered that he had honored the little widow by casting his eyes in her direction. Being well fixed in the world's goods, and having made up his mind to marry his neighbor, he became intensely indignant at the rebuff. Accustomed to having his own way, he resolved to achieve his point, or take satisfaction for his ruffled feelings. Accordingly, he put on his thinking-cap. He knew John W. Cooper who held the mortgage on the widow's property. He was also aware that the mortgage had run out and was subject to call at any time on the usual notice. As the security was good, Mr. Cooper had not bothered his head about calling it. Caleb Grudge determined to buy in that mortgage if he could.

Probably Mr. Cooper wouldn't have paid any attention to his offer had it not been for the fact that he was trying to raise a considerable sum of money at the time Grudge called on him with his proposal. Believing that Grudge wanted to continue the mortgage himself on his neighbor's property, Cooper came to terms with him and the mortgage was duly assigned to him. The note Mrs. Baker had received by post a short time before her son returned from Wall Street, where he was employed as a messenger in Broker Bramble's office acquainted her with the news which she intuitively regarded as unpleasant.

"I suppose Grudge bought the mortgage to hold it as a club over your head, mother," said Jim, returning the note.

"I'm afraid he bought it to make things hard for me," she replied.

"It wouldn't be good for him if I caught him trying to ride rough-shod over you. I'd be apt to do things that he'd remember."

"And then there'd be trouble. It is a great pity that Mr. Cooper sold him the mortgage. He must have had a sudden call for money."

"Well, mother, we'll drop the subject for the present. I should like you to get supper, as I've had a busy day of it and I'm as hungry as a hunter," said Jim.

Mrs. Baker rose and went into the kitchen, while Jim sat down to finish reading the afternoon paper he bought before leaving New York.

The reader may think that Jim Baker took such a serious matter as the transfer of the mortgage on his mother's property to a dangerous man rather coolly, but the fact was, Jim always looked on the bright side of things; and, furthermore, he had rendered a service that day to a rich New York banker who had promised to grant him any favor within his power. If he was driven to call on the banker to ask him to help his mother out, he had no doubt he would do it, so the future looked far from threatening to Jim.

He got eight dollars a week from Broker Bramble, and this, with the \$12 that his sister, a stenographer, got in the freight office of the Central N. J. Railroad, kept the pot boiling very comfortably at home. Our hero was known as "Lucky Jim" in Wall Street, because he had escaped several accidents by the skin of his teeth. It is unnecessary to go into particulars about them, but had he borne a charmed life he couldn't have come out better. We will merely mention one—the fall of an elevator from the sixteenth floor of a big office building. The car was fairly crowded and Jim was in it when the car lost its grip somehow and went down like a streak of lightning.

He was the only one in it that escaped scot free—two-thirds of the passengers being killed or fatally injured, while the cage was wrecked. The newspapers declared that his escape was the most remarkable on record, but as that wasn't the first, nor the second similar escape he had had up to that time, his messenger friends declared he had as many lives as a cat. Jim only laughed and said he couldn't be killed till his time came.

CHAPTER II.—The Midnight Robbery.

Lucky Jim turned up at the office next morning at his usual time. His luck had taken a different turn, but he didn't know it. The turn came when Fate placed Banker Osgood in front of a swiftly driven express team, and Jim on the sidewalk within a few feet of the imperilled man. Jim acted on the spur of the situation, without a thought of the danger he was facing, and the banker's life was saved, for which he was so grateful that when the boy, at his request, assisted him to his office he wanted to write out a check for \$10,000 and present him with it. The young messenger declined the check, as he didn't believe in being paid for such a service, and the banker then told him that he was his friend for life, and that if he ever wanted a favor, or a dozen of them, he must not fail to call on him.

Jim promised to keep the banker's request in mind, and then made his escape. The first thing the boy did was to look up the market report of the previous day. He had saved up \$100 and put it up on margin on the rise of a certain stock. The \$100 enabled him to hold ten shares of L. & M., which the little bank of Nassau street had bought for his account, at 90. Jim saw by the market report that his shares were now worth 95. He had been in the deal three days, and he thought he was doing pretty well. After studying the report he turned to the general news of the Street and was absorbed in that when the

clerks, stenographer and cashier came in and got to work. Then he was called on to go out on an errand. His destination was a Broad street stationer's where he delivered his note to a clerk.

The clerk went to the telephone to communicate with the firm's printing office on Pearl street, concerning some printing ordered by Broker Bramble. While he was thus engaged, Jim amused himself looking around the store. Another clerk was showing a customer some blank stock certificates, and quoting the price per 1,000 which included the printing of a company's name in the space left for it. The customer wanted to take away a sample of each of the half a dozen varieties to show the officers of the concern he said he represented. The clerk told him that they didn't allow any of the blank certificates to go out that way any more as the privilege had been abused by sharpers.

"We do not sell less than 500 of these certificates, and the name of the company and certain other essential particulars must be printed in before they are delivered," said the clerk.

At that moment the clerk's attention was distracted for a few moments. The customer took advantage of the fact to appropriate half a dozen of one kind of certificate, roll them up and slip them into his pocket. Jim saw him do it, but he didn't feel that it was his business to report the fact, and a minute later the clerk who had waited on him returned with word that the printing would be delivered in half an hour.

The other customer went out ahead of Jim, and the boy saw him meet a sporty-looking chap at the corner of Exchange place, and show him the purloined certificates. The men went off together, but Jim thought he'd know them if he ever saw them again. Jim was kept on the jump that day, as business was brisk in Wall Street. L. & M. went up to par that day, closing at 700 3-8. Had Jim sold out he could have doubled his money. He didn't get a chance to visit the little bank during business hours, had he wanted to, and so when the Exchange closed he was still owner of a tenth interest in the L. & M. shares. He left Wall Street at four o'clock and started for the ferry.

He caught a train boat, which was pretty well crowded, and sat down inside to read his afternoon paper. The story of a robbery in Harlem caught his attention, and he hadn't finished it when the boat reached its slip and the crowd started to leave the craft. He let the crowd go first, as he was in no particular hurry himself, and the men's cabin was nearly empty when he folded his paper and got up to follow. Walking toward the forward door he saw a small package lying on a vacant seat. It had evidently been left by some passenger. Jim picked it up and noticed that there was writing on it. The writing was the name and address of the owner, presumably. It ran as follows:

"William Watson, 162 Duquesne street, Pittsburgh, Pa."

"I'll take it to the office and notify Mr. Watson that I found the package on the ferryboat, and ask him how he wants it sent—by express or registered mail," said the boy.

He slipped it into his side-pocket and left the boat. A trolley car took him within a block of his home, and he found his mother in the sitting-

room, sewing. He read a part of the paper to her till it was time for her to go to the kitchen to prepare supper. His sister Flora came home just before it was ready.

Soon after it was over, Jim started for Jersey City to attend a club gathering—a kind of stag party, the members of which were given to minstrel entertainments for their own amusement. It was close to twelve when the boy left the trolley car near his home and started to walk the intervening block. As he approached Caleb Grudge's house he saw two men sneak out at the gate with loaded bags over their shoulders. That was suspicious enough for him to conclude that they were thieves. He decided that it was his duty to shadow them. Instead of going toward the city they walked away from it till they came to an old abandoned blacksmith shop beside the roadway. They carried their plunder into it and shut the door. Jim crept up behind the shanty and looked in through one of the numerous cracks. The men had lighted a candle and were taking up some loose planks in the corner, close to where the boy was peeking in.

There appeared to be quite a space under the flooring, and down into this the thieves placed their bags of plunder, after taking a few light articles out of them. They replaced the boards, went to the door and looked out. Finding the coast apparently clear, they lit their pipes and walked away. Jim watched their receding figures till they were lost in the darkness. Then he followed after them, with no intention of tracking them further, but simply because they were going in the direction he had to take. In due time he reached Grudge's house again. This time he opened the gate and walked in.

He found the front door ajar and took the liberty of stepping inside and walking upstairs. The house was wrapped in complete darkness. Striking a match on the landing, he opened the first door he came to. It was evidently a spare room on that floor, fairly well furnished, and there was no one in it. He tried the door of the front room. It yielded to his touch and he entered, trusting that he wouldn't be taken for a burglar himself. He lighted a second match and looked around. He saw a figure in front seated on a chair. Going up to it he encountered the staring gaze of Caleb Grudge, who was bound and gagged in his night garments. This established his suspicions that a robbery had been committed at the house.

CHAPTER III.—The Man with the Stolen Bonds.

Grudge struggled and uttered a succession of inarticulate sounds. Jim quickly tore the gag from his mouth.

"I've been robbed. Send for the police," muttered Grudge.

"Got a telephone?" asked Jim.

"No, no. Release me and give the alarm."

"Wait till I light your lamp," said Jim, proceeding to do so.

Then he drew out his pocket-knife and released Grudge from his bonds.

"Now dress yourself, Mr. Grudge, and I'll take you to the place where the men hid most of your property."

"How do you know where they hid it?"

Jim explained how he had seen the men coming out of his gate with the bags as he was returning from a social affair in Jersey City. As he believed they were thieves he had followed them to the blacksmith shop and saw them hide the bags under the flooring, after which they went off.

"We'll go and get it," said Grudge, in a shaky voice, as he nervously dressed himself. "You'll help me, won't you, Baker?"

"Sure you couldn't fetch both bags yourself."

Five minutes later they left the house together, and Jim led Grudge to the old blacksmith shop. The two bags were found under the floor just as the burglars left them. Shouldering one each, Jim and Grudge returned to the house. The stuff was turned out on the floor of Caleb's bedroom, and he went over it. He found that five good industrial bonds, \$200 in money, and several small articles of value were missing. These were worth more than all the rest of the property that had been stolen, and Grudge was in a sweat about it. He determined to go to Jersey City and notify the police at once. Jim got a description of the bonds from him to have it posted at the Exchange so as to head off the thieves if they tried to dispose of them in Wall Street. It was half-past one when the boy finally turned into his bed.

At breakfast in the morning he told his mother and sister what had happened to Grudge the night before, and how he had been instrumental in saving most of Caleb's stolen property. Of course, Mrs. Baker and her daughter were surprised, and expressed a hope that Grudge would recover the rest of his stolen goods. The first thing Jim did on reaching the office was to write a note to Wm. Watson, of Pittsburg, about the package he found on the ferryboat. Jim told the cashier at the office about the stolen industrial bonds, handed him their description and suggested that the members of the Exchange be notified not to buy them if they were offered for sale.

The cashier said he'd attend to the matter. At eleven, L. & M. went up to 102 7-8, and at that figure Jim found the chance to sell out, which would give him a profit of \$125 on his deal. He was sitting in his chair after getting back, when the door opened and a man entered the office. He was respectably dressed, wore a mustache, but appeared new to a broker's office. He looked around as if in doubt, and Jim went to see what he wanted.

"Do you buy bonds here?" he asked.

"Yes, sir, if they're good ones."

"I guess mine are good," said the visitor.

"What kind of bonds are they?" asked Jim.

"Government 4s, or are they railroad bonds?"

"No. These are bonds of a manufacturing company."

"Oh, industrial securities. Well, if the company is a good, solid concern the boss will be able to sell them for you."

Jim pointed out the cashier's window and the man went there. After talking a few moments with the cashier he pulled the bonds he wanted to sell out of his pocket, and shoved one of them through the window. The cashier looked at it and then at the man.

"I see these bonds are made out in the name of Caleb Grudge. Is that your name?"

The visitor hesitated and then said:

"Yes."

"Where do you live, Mr. Grudge?"

The caller gave Caleb Grudge's address as near as he could remember.

"Take a seat, Mr. Grudge, and I will look up the current price of these bonds. How many have you to sell?"

The man said he had five.

"It will take a few minutes to ascertain the market value, so be seated until I call you up. Jim!" he called to the young messenger.

Jim went to the window.

"Come inside," said the cashier.

The boy opened the brass gate and entered the countingroom.

"That man seated outside has just presented for sale one of the bonds stolen, according to your account, from your neighbor, Caleb Grudge," said the cashier.

"Is that so?" said Jim, in some surprise.

"And he's got the other four in his possession. Here is your memorandum of the stolen bonds. You see, this bond is one of the Duplex Manufacturing Company's securities, and that it is made out to Caleb Grudge. I asked him if his name was Grudge, and he said it was."

"He's no more like Grudge than I am like the boss," said Jim. "You must call an officer and have him arrested. He's probably one of the two thieves."

"Go into the booth and telephone to the Oak street station for a policeman."

Jim did as he was requested, and when he stated why an officer was wanted at the office the man at the other end of the wire said that a policeman would be sent at once. The boy then returned to the waiting-room and kept his eye on the visitor. As the minutes passed the visitor grew impatient and restive. Finally he got up and went to the cashier's window. Then the door opened and a policeman entered. The moment the man saw the officer he scented trouble, and as the cop walked up to the cashier's window the visitor made a break for the door. As he started to make his exit he found his progress barred by Jim.

"Get out of my way!" he cried, fiercely.

"Not much!" said Jim, grabbing him by the arm. "You're wanted."

With an imprecation, the man aimed a blow at Jim's face, but the boy dodged it and then by a quick movement, tripped the fellow up. Just then the policeman came out of the office.

"There's your man," said the messenger, pointing at the visitor who was in the act of rising.

The policeman advanced and caught the fellow by the shoulder.

"You're my prisoner," he said.

"Not if I know it," roared the man.

He pulled a revolver and fired point-blank at the policeman. The officer fell to the corridor floor. The shooting took place so suddenly that Jim was taken by surprise. The man took advantage of his chance to dart for the stairway.

Jim recovered his self-possession right away and darted after him. The man turned at the top of the flight and covered the boy.

"Get back, or I'll do you, too!" he cried, in a menacing tone.

Jim paid no attention either to his words or the

pointed revolver, but sprang at him. The man fired and the ball grazed Jim's cheek. He was certainly Lucky Jim to escape that bullet. The next moment he grappled with the rascal. There was a momentary struggle, then both lost their balance and rolled downstairs, locked in each other's arms.

CHAPTER IV.—The Bogus Stock Certificate

They didn't roll far, for the sharp turn in the stairway stayed their course. The man was half stunned by the shock, but Jim had all his wits about him. He released his grip, seized the pistol and got it out of the fellow's hand. Then he stood up, prepared to hold the rascal or shoot him if he made a desperate effort to escape. The corridor above was filling up with startled brokers and their clerks from the adjoining offices.

The policeman was raised and carried into Mr. Bramble's office and an ambulance sent for. Jim's shouts brought several of the spectators to the head of the stairs.

"Come down here and help me secure this man," he said. "He shot the policeman. He's a crook and must not make his escape."

Two brokers and a clerk responded and the rascal was seized and hustled back into Bramble's office, where he was identified by the wounded policeman. The station-house was immediately notified that the officer sent had been shot by the crook whom he had been called in to arrest, and further aid was asked from the police. A patrol-wagon and several officers were sent in response to the news. They arrived at the same time as the ambulance, and the appearance of both soon aroused considerable excitement in the street, where the rumor was already circulated that a man had been shot in the Anchor Building.

The surgeon pronounced the policeman dangerously wounded, and he was carried to the hospital, while the crook was hustled off to the police station. The other four stolen bonds was found in his pocket and taken charge of by the police.

An officer called for Jim about two o'clock and took him to the court. The prisoner pleaded not guilty, but he was held to await the result of the policeman's injuries. The Jersey City authorities were notified of his arrest, as Jim said he was wanted there for the burglary of Caleb Grudge's house the night before. When Jim went home that afternoon he had quite an exciting story to tell his mother and sister, which he supplemented with the newspaper story of the shooting in which his name figured. After supper he called on Caleb Grudge, showed him the paper, and told him all the facts as the happened at his office. Grudge was delighted to hear that the bonds had been recovered, but the \$200 and other articles were yet to be heard from.

Next morning, Grudge hastened to New York to get his bonds back, but he found that the police were not giving up any evidence against the crook. He was informed that they would be handed over to the Jersey City authorities when the New York authorities had no further use for the bonds, and he must apply to them for the return of his property. Grudge returned home in bad humor. Happening to glance over the Lost and Found advertisements, on the bare possibility

that the package he had found in the ferryboat might be advertised for, Jim saw a three-line notice referring to it, offering a reward of \$100 for its return to the proprietor of the Broadway Central Hotel. He immediately telephoned to the hotel, stating that he had found the package and had written to the man whose name and address was on it. He said he would bring it up to the hotel that afternoon when he got off work. He did so, and the manager of the hotel paid him over the reward.

As the market still looked good, Jim watched for another chance to make a deal that promised a profit. He found that A. & D. was going up, so he thought he would take a risk on it. Accordingly, he went around to the little bank and ordered 30 shares bought for his account, putting up \$300 security. Next day he was notified that the stock had been bought at 85. When he got home that day he found a neighbor in the sitting-room, showing his mother a certificate of mining stock which she had bought that day of a man who once roomed with her a while, and who had sold it to her cheap because he said he was hard up. Jim always suspected the reliability of stock that was offered cheap—that is, below its market value. The visitor handed him the certificate, which called for 100 shares of the Copperopolis Mining & Milling Co., of Bullfrog, Nevada, and was made out in the name of John Smith.

Jim recognized the certificate as one of the stock kind sold in certain stationery stores, and as he knew that the Copperopolis M. & M. Co. was one of the good Western mines that would hardly use stock paper for its certificates, he became more suspicious than ever. Glancing down at the foot of the certificate he saw the imprint of the stationery firm that got up the certificates, and recognized it as the house his boss traded with. He asked the visitor to describe the man of whom she had purchased it. She did so, and it tallied pretty well with the customer Jim had seen pilfer the half-dozen certificates while the clerk's attention was off him.

"What did you pay for that certificate?" he asked the caller, whose name was Mrs. Green.

"Mr. Smith said that Copperopolis was worth \$225 a share, and he showed me a mining report in which that price was printed," said Mrs. Green. "He offered me the certificate for \$175, and thinking it a good bargain, I bought it."

"I'm afraid he swindled you, ma'am," said the boy.

"Swindled me!" she exclaimed, in a startled tone.

"Yes. It is ridiculous to suppose that this man Smith would sell you a stock worth \$225 a share for \$175, when he could get the market value through any broker. If he had offered it to you at a discount of five or ten cents, which would more than cover the broker's commission, it would have been all right."

Mrs. Green looked much disturbed. Jim pulled out that day's Wall Street News and turning to the mining quotation he saw that Copperopolis was rated at \$225.

"Isn't the stock worth what Mr. Smith said it was? Surely I saw the price on the report," said the lady.

"Copperopolis is certainly worth \$225 a share. There is the latest Goldfield quotation on it."

"Then how have I been swindled?" asked Mrs. Green.

"You have, in my opinion, bought a bogus certificate, not a real Copperopolis certificate."

The lady gasped.

"But it looks just like a real one," she said. "The name is printed on it."

Jim explained that blank stock certificates were gotten up by stationery houses in the financial district for the use of incorporated companies that did not care to go to the expense of original designs.

"If it should not be a real certificate, what shall I do?"

"Go to the police and get a warrant out against Smith for swindling you out of \$175."

"If he has really swindled me it will probably be hard to find him."

"I don't think you will find him on this side of the river. He probably went direct to New York after he got the money out of you."

Mrs. Green departed, feeling rather down in the mouth, for she believed that Jim Baker's Wall Street experience qualified him to give expert advice in stock matters.

CHAPTER V.—Jim Locates "Smith."

Lucky Jim appeared to be as lucky in stocks as he was in escaping scot free from accidents, for A. & D., his second deal, bade fair to turn him in a good profit considering the sum he had invested. The stock kept going upward right along, and when it reached 95 Jim wondered if he hadn't better cash in before it turned and went down again. The market showed no signs of a collapse, as far as he could see, but he knew that when a slump came it was always unexpected. It ran in the boy's head that a bird in the hand was worth two in the bush, and so he sold out at 95 3-4. At that price it was easy for him to figure out that he was \$300 ahead.

Next day, as Jim was out on an errand, he saw the man who pilfered the blank stock certificates, and who he believed was Smith, the man who swindled Mrs. Green, for a Jersey City broker had confirmed his estimate of the Copperopolis certificate, and told her she had been badly taken in. Mrs. Green reported the matter to the Jersey City police, and was assured the swindler would be looked for. So far nothing had come of their efforts. When Jim saw the presumed Smith he was talking to the same sporty chap who had waited for him on the corner of Exchange place when he visited the stationery store. The young messenger doubted if his name really was Smith, but that made no difference if he was the swindler.

Jim, being in a hurry, had no time to bother about the man, so he went on his way and executed his errand. Returning to his office, he saw "Smith" standing alone on the fringe of the Curb market, watching the mining brokers. Jim wondered if he was interested in the Curb market. He stopped beside the man and looked at the brokers, too. There was a slight flurry on in Idaho Copper. The stock was going up. "Smith" beckoned to a broker.

"Buy me a hundred Idaho Copper. Here's the money," he said to the trader.

The broker took the money, \$200, counted it, and handed his customer a memorandum of the transaction.

"Evidently the broker knew 'Smith,' for he didn't ask him his name.

Jim followed the trader as he walked away.

"I beg your pardon, sir, but who is that man you just made the deal in Idaho Copper with?" he inquired.

"Why do you wish to know, young man?"

"Because he looks like a party I met before, and I wish to know if he is the same man."

"Why don't you ask him his name yourself? I never disclose the identity of my customers."

"I have a reason for not asking him. If you won't tell me who he is perhaps you'll let me have your card."

"No, I don't think I will. You seem to be too curious."

"All right, sir; I won't press you further," said Jim.

He kept his eye on the broker, and after a few minutes he asked another trader his name. He learned that he was George Lampson. Having found out all that he could he went on to his office. When he got there he went to the telephone booth and consulted the directory. The book showed that Lampson, broker, had his office at No. — Broad street. He made a note of it and returned to his seat. That evening he called on Mrs. Green and told her he had seen a man on Broad street that day who he thought was the man who had swindled her with the bogus Cop-peropolis certificate.

"This party has a deal on in Idaho Copper. He bought 100 shares of the stock at the market price of \$2, of a broker named George Lampson, of No. — Broad street. The certificate will be delivered to him some time to-morrow. In the meantime it is quite likely he will hang around the Curb Exchange to keep tab on his investment. If I were you I'd go to Wall Street in the morning and see if you can identify the man who swindled you," said Jim.

"But I've never been in Wall Street in my life, and I have no idea where the Curb Exchange is," said Mrs. Green.

"Here is my boss' card. Call at our office and ask for me and I will get permission to take you down to the Curb and we will look around together for this man Smith, if that is really his name, which I doubt. Come about eleven o'clock."

Mrs. Green, eager to recover her \$175, promised she would come and she kept her word.

Jim explained the case to the cashier and got permission to go out a short time with the lady. The boy piloted her down Broad street to Exchange place. He pointed to the crowd of brokers roped in on the east side of the street, and explained that the enclosure was the Curb Exchange. Quite a bunch of outsiders were watching the proceedings from the sidewalk. Jim and Mrs. Green joined them, the lady feeling somewhat like a fish out of its natural element. Looking around, Jim spied "Smith" talking to his broker.

"Is that the man who swindled you?" he asked her, pointing to the man.

"The very one!" cried the lady, excitedly, when her eyes rested on him. "That is Mr. Smith who used to room with me."

"You are sure of that, Mrs. Green, for it won't do to have the wrong party arrested."

"I am positive," she replied.

"Very good. Wait a moment. I see a Wall Street detective, yonder. I must have a talk with him first."

He walked up to the detective and briefly told him how Mrs. Green had been victimized.

"The lady is yonder, and the man is talking to one of the Curb brokers. There is going to be a scene in a moment when she charges him with the swindle. He will deny his identity, of course. She knows him as Smith. Very likely that is not his right name, but she is certain he is the man who sold her the bogus certificate. Will you talk with her before she acts?" said Jim.

The detective thought it best to do so. Jim brought him over and introduced him. Mrs. Green assured the sleuth that the man talking with Broker Lampson was the man who had cheated her.

"I ought to know him, for he roomed with me for some months," he said.

"And you say his name is Smith?" said the officer.

"That is the name he gave me, and the few visitors he had asked for Smith."

Jim then told the detective that he identified the man as the party he had seen purloin several blank certificates from the store of Dick & Dady, stationers, on the opposite side of Broad street.

"Now, I can't swear that the certificate of Cop-peropolis stock Mrs. Green has was originally one of those blank certificates, but her certificate bears the imprint of Dick & Dady, which proves that at some time it came from their store. I think, however, that my testimony is worth something from a circumstantial point of view," said Jim.

The detective nodded.

"The Jersey City police are looking for the man who swindled Mrs. Green, so I think it is a safe proposition to arrest that man on the lady's identification," said Jim.

At that moment Lampson left his customer and Jim suggested that the chance was a good one to tackle the man.

"Go and speak to him, madam, and I will see what effect your presence has on him," said the sleuth.

Mrs. Green walked right up to the man and said:

"How do you do, Mr. Smith?"

Smith started back in evident consternation, and the detective was satisfied he was the right party.

CHAPTER VI.—Jim's Third Lucky Deal.

The man quickly recovered from his shock and fixing a stony stare on Mrs. Green, said:

"Madam, my name is not Smith."

"Well, that's the name you always called yourself by."

"You are mistaken, madam. I never saw you before in my life."

The lady gasped.

"Why, it's only a week ago you called on me and sold me a worthless stock certificate for \$175, after telling me it was worth \$225. I want my money back. If you don't return it right away I shall have you arrested," said Mrs. Green.

"Madam, you must be crazy," said Lampson's customer. "My name is Dawkins. The fact that you addressed me as Smith shows how mistaken you are in my identity. As I don't deal in stocks, good or bad, I couldn't possibly have sold you anything of that kind. I am very sorry that this Smith so greatly resembles me as to impress you with the idea that I am he."

Thus speaking, the man started to walk away when the detective tapped him on his shoulder.

"You are my prisoner," he said, curtly.

"What do you mean?" asked Smith, looking disturbed. "Who are you?"

The sleuth showed his badge.

"On what ground are you acting?" demanded the other.

"On the complaint of this lady that you perpetrated a swindle on her."

"The lady is mistaken in my identity."

"I'm not mistaken, officer," said Mrs. Green. "I know him well. If I had any doubt about him, that ring on his little finger fully convinces me that he is the man who, under the name of Smith, once lodged with me."

"This thing will have to be straightened out before a judge," said the sleuth. "Come with me."

"I deny your right to arrest me without a warrant."

"I will take the responsibility."

"Well, I won't go with you. I have rights, and I intend to stand on them."

"You will come quietly, or I'll put the bracelets on you."

Quick as a flash Smith smashed the detective in the face and dashed around the Curb Exchange. But before he had gone a dozen feet Jim Baker was after him. Smith tried to lose himself in the crowd, but he couldn't shake the young messenger off. Jim was at his heels as he rushed down Exchange place. The rascal wheeled about and struck at the boy. The messenger ducked, slid under his arms and seized him around his waist. Smith struggled desperately to break his hold, but could not do it. Jim succeeded in tripping him up and they both went down on the sidewalk. A crowd began to gather, wondering what the trouble was about. The boy held on to the fellow till the detective came up and handcuffed him. He was then compelled to go with the officer. Jim returned to Broad street, found Mrs. Green and took her back to his office.

In the course of twenty minutes the detective came to Bramble's office and told the lady he would take her to the Tombs police court, where the prisoner would shortly be brought up for examination. He told Jim that his presence would also be needed and so the boy had to apply to the cashier again for permission to go to court. When Smith was brought before the bar of justice he denied that his name was, or ever had been, Smith. He also denied that he had ever met Mrs. Green before. The lady went on the stand and told her story. Jim told about the prisoner appropriating several blank certificates in the stationery store of Dick & Dady. The detective then told about the assault Smith had made on him.

The additional complaint of resisting an officer was added to the case against the prisoner, and so the judge held him in \$1,000 bail to await the necessary proceedings for his transfer to Jersey City.

Bail not being forthcoming, he was sent to a cell, and Jim and Mrs. Green left the court with the detective. The boy and the officer escorted the lady to the corner of Broadway and Cortlandt street, and from there she went on to the ferry, while Jim and the sleuth kept on to Wall Street. When the young messenger got home at his usual time he related the capture of Smith to his mother, and said he guessed that Mrs. Green's chances of recovering her money was good, as the swindler had \$200 invested in Idaho Copper shares, in the hands of Broker Lampson, against which the lady intended to get out an attachment to prevent the trader from disposing of them. Next morning, Jim was at his office a little earlier than usual in order to have time to look over the Wall Street papers.

He was anxious to keep abreast of the game in which he was now deeply interested. O. & H. stock looked pretty good to him, for it was rising steadily.

"I guess I'll get in on that and see if my luck holds," he told himself.

During the morning he found a chance to get to the little bank, and he ordered 60 shares of O. & H. bought for his account at the market, which was 75. It happened that a syndicate was interested in booming the stock, but Jim did not know that. His luck had steered him on to the best speculation he could have got into at that particular time. A week passed, during which time the price fluctuated a good deal, but generally closed higher at the end of each day's proceedings at the Stock Exchange. Seven days after he bought the shares it was going at 80. Jim guessed that was good enough to realize on, as he didn't expect it would go much higher.

He was prevented by business from visiting the little bank, and next morning, about eleven, the boom started in earnest. In an hour 90 was bid for the stock, which had become scarce. Jim was mighty glad he had not sold the previous day. Up to this point he had made an additional \$600 by holding on. At half-past two it was going at par. Such a tremendous advance in the price of the stock quite took Jim's breath. He judged that it was a dangerous proposition to hold on to any longer, so he sold out at 100 1-2, clearing a profit of \$1,500. When he reached home that afternoon he told his mother that he had made quite a bunch of money out of stocks that day.

"How much do you think I made?" he said.

"I couldn't guess," she replied.

"I made \$1,500, just the amount of the mortgage you owe on the cottage."

"You don't mean that, Jim?" she said, incredulously.

"I do, mother. My luck put me next to a mighty big winner. It isn't often that a stock rises 25 points inside of a couple of weeks. That's what O. & H. did, and as I had 60 shares you can easily figure what I have realized by selling them at the top of the market."

When his sister heard the news she was incredulous at first, but her brother assured her that it was a fact.

"I'll be able to prove it to you in a day or two when the bank settles with me," Jim said. "I am now worth \$2,125. I only need \$97,875 more to be worth the \$100,000 I told you that I expected to make out of stocks."

"Say, Jim, do you really think you will ever be worth \$100,000?" laughed his sister.

"Do I? It's a sure bet I will, sir," replied Jim, in a confident tone.

"Do you expect to win every time you make an investment?"

"No, I can't say that I do. That's expecting too much; but still I wouldn't be surprised if I did. I'm 'Lucky Jim,' you know, and that means I've got to be fortunate right along to hold the title."

Next day O. & H. slumped fifteen points inside of an hour, and hundreds of small speculators were either ruined or badly pinched. Jim congratulated himself on having got out in time to save his bacon.

"It was my luck," he said to himself. "I had no idea that a slump would come to-day, but it struck me I ought to sell out, and I did. A fellow risks financial suicide by hanging out for the last dollar that is in a deal."

The drop in O. & H., which continued at a lesser rate, unsettled the entire market, and for several days thereafter things were wobbly and prices weak. Jim got his money from the bank, taking a certificate of deposit for \$2,000 and the balance in cash. He showed the certificate to his mother and sister, and that settled any lingering doubt they might have had that Jim had been jollying them. That night Jim woke up suddenly to find a man in his room, going through his clothes. He sprang out of bed with a shout, but the man made a dive for the open window and was gone before the boy could lay hands on him. Jim saw him disappearing through the gate, and he felt it was useless to try and follow him. He picked up his clothes and found that a \$2 bill and some loose change, which included an old-fashioned George III copper cent he had acquired a few weeks since, were gone. The man had not had time to rifle his jacket so his certificate of deposit was safe.

Had the thief got away with it, it would have done him no good, as the boy could have stopped payment on it when the bank opened in the morning. While the little family were at breakfast, Caleb Grudge rushed into the cottage in great excitement. He had been robbed again, he declared. The thief had got away with \$300 in cash and a bunch of valuables.

"You don't say," said Jim. "The fellow who robbed you must have been the same chap I caught in my room last night. He stole \$2.72 from me, but I think I shall survive the loss."

Grudge was terribly cut up over his loss.

"That's twice I've been robbed in six weeks. It's an outrage that the suburbs has such poor police protection," he said. "We have to pay our taxes, and what do we get in return?"

"The privilege of owning property, I suppose," said Jim.

"Bah!" growled Grudge. "I think the city ought to make good the value of all that's stolen from the citizens, then the police would be more active against crooks."

Grudge wanted Jim to go to the old black-

smith shop with him and see if his stolen property had been hidden there as before.

"It isn't likely it is," said the boy. "In any case, I haven't time to go with you, as I have to be in Wall Street a little before nine. The best thing you can do is to notify the police without delay."

"What good will that do? They didn't find a part of the stuff that was stolen from me before. If you hadn't nabbed that chap at your office I wouldn't have stood the chance of getting my bonds back."

"That's the advantage of having a lucky boy at your elbow to help you out."

"Are you lucky?" asked Grudge, who seemed to have forgotten about Jim's many hair-breadth escapes.

"Yes, I'm lucky to be alive," replied the boy, which was the truth.

CHAPTER VII.

Jim Makes a Bunch of Money and Quits His Job.

That day there was some excitement in the Curb market. Jim noticed it when he went by on an errand. He asked a broker's assistant what was on the tapis and learned that Montana Copper was the attraction. It was selling at \$5 a share. Jim had been looking to see a rise in the copper stocks, for the papers had been predicting it. On the spur of the moment he determined to get in on the game. He went up to a broker he knew, named Duncan.

"I'd like to buy 400 Montana Copper," he said.

"Who are you acting for, Baker?"

"Myself."

"Have you \$2,000 to invest?"

"Yes, but it's in the form of a certificate of deposit on the little Nassau bank. I'll transfer it to you."

"All right. Come in this cafe and you can sign your name to it," said Broker Duncan.

The deal was made and Jim went on his way, confident that he would make another raise out of stocks. It seemed not unlikely that he would, for Montana Copper closed at \$8 that afternoon, giving the boy a profit of \$1,200 inside of four hours. When he stepped off the ferryboat a roughly dressed man came up to him and asked him if he wanted to buy an old foreign copper cent.

"That depends on what you want for it," replied Jim. "Let's see it."

The man drew out of his pocket a George III copper, which was about as large as an American silver dollar, but somewhat thicker. If you carried a dozen of them in your pocket you could hardly forget they were there. Jim nearly gave a gasp when he saw it, for it looked like the coin the thief took from his pocket when he rifled his trousers during the night. Of course, he wasn't sure, but he didn't think there were many of those kind of coins floating around.

"Where did you get this?" the boy asked the chap who, judging from the brief view he had caught of the thief, did not seem to be the same person.

"A sailor gave it to me, and I'd like to get the price of a drink for it," was the reply.

"Well, I'll give you a dime for it, but I don't believe it is really worth that much," said Jim.

"It's worth more than that as a curiosity. Look how old it is."

"I see, but dealers in old coins don't give much for these—two or three cents, maybe," said the boy, handing him a dime and taking the copper penny.

Jim watched the man as he walked off, and saw him join another fellow who somewhat resembled the night thief. They went along the water front and entered a saloon. The young messenger followed, looked in and saw them standing at the bar. After a little while they came out and walked up a side street. Jim shadowed them from the other side of the way. Two blocks above they turned south into a cheap neighborhood, and finally entered a tenement. Jim noted the name of the street and the number of the house, then he took a car and went home. Caleb Grudge was standing at his gate, looking moodily at the road when he came along.

"Hello, Mr. Grudge! What did the police say about the second burglary committed at your house?"

"The officer said they'd attend to the matter, but as I could not give them a description of the thief they could not say what success they'd have in catching him. I told him they ought to have the suburbs properly patrolled for the protection of the residents."

"What did he say to that?"

"He said the police were doing all that could be expected of them."

"Which satisfied you, eh?"

"No, it didn't satisfy me," snorted Grudge angrily, "but it's what a citizen might expect from the police, who as long as they draw their wages from the public treasury care little for the wishes of the public."

"Well, I saw a couple of fellows down at the ferry, one of whom puts me in mind of the chap who was in my room last night. I followed them to a tenement house. There is the street and number. If I were you, I'd send it to the police. It might aid them in rounding up the man who robbed you," said Jim.

Grudge took the paper and looked at it.

"Give me a description of the man you saw in your room," he said.

Jim did as well as he could remember. After a very few more words the boy went on to his own cottage. He told his mother he had invested \$2,000 in Montana Copper stock, and that it had gone up \$3 a share since he bought it.

"I'm \$1,200 ahead already on the deal," he said.

It was up to \$12.75 when Jim was sent out on an errand to the Mills Building. On the way he stopped in at Duncan's office and told the broker to sell him out. Duncan did so, and the young messenger cleared \$3,000 on the deal. That made him worth \$5,000, and he felt like a capitalist. When he collected from his broker he took the money to the little bank and put it up on 5,000 shares of Erie, because that stock had taken a sudden boom. He paid 22 for the Erie, and three days afterward sold it for 40 and a fraction, raising his capital to \$9,000. The cashier had noticed that Jim was losing time on some of

his errands of late, and spoke to him about it. The boy admitted the fact, but said it didn't happen often.

"It has happened half a dozen times in the last ten days. This is unusual for you. What are you up to?" asked the cashier.

"My eye in business," laughed Jim.

"If you have any private business on the string you want to cut it out."

Jim said nothing and walked back to his seat. He didn't fancy the call-down he had got, and he judged the cashier would watch his movements closer after that.

"I won't be able to work any more deals, and as luck is running my way it would be a shame to quit," he thought.

Finally he made up his mind to keep on as he had been doing, and if the cashier jumped on his neck again he decided to leave the office.

"What's eight per, anyway, compared with the money I can win following the market?" he told himself. "I'll bet the cashier isn't worth \$9,000 himself. Let him go bag. I can pay that mortgage off any time now, so I feel as independent as a hog on ice."

He watched the papers and market reports just as sharply as ever, but a month passed before he was tempted to get in on another deal. This time he found out on one of his errands for the office that a syndicate had been formed to corner and boom M. & N. shares. He went to the little bank and put up his \$9,000 on 900 shares, at 82, which was a low price for the stock. The fact was, it had been depressed by the brokers employed by the syndicate so it could be bought in as cheaply as possible. For several days after he bought it there was nothing doing, and then it began to go up a little. It was about this time that Jim was summoned to appear at the trial of the crook who shot the policeman in the corridor outside his office. The officer had recovered from his wound, but he had had a narrow squeak for his life. The trial was short and the fellow was convicted. The judge soaked him ten years. Good behavior would reduce that to six years and eight months, but when he got out he would be arrested and taken to Jersey City to answer for the burglary business, and he could catch, maybe, another ten years for that at Trenton. Altogether, he would be fed and clothed at the public expense for some time to come, and would be out of mischief. After he had been sent up the five bonds were sent to the Jersey City authorities, and when Caleb Grudge learned about it he made application for their return. He got them without any trouble, but he neglected to thank Jim Baker, through but of the efforts of the boy he might never have got them back. While proceedings were under way to extradite the man who robbed Mrs. Green, the matter was settled by a friend of "Smith's," who made good her loss. The second charge, that of assaulting the detective, was also squared, and the man got out of jail, but he blamed his arrest largely on Jim Baker, and he determined to get square on the boy. Ten days passed before there was much doing in M. & N., and then it began to go up rapidly, or like a house afire, as Jim told his mother and sister. It finally reached 102 and then the boy concluded to take no more chances,

and he went to the bank and ordered his stock sold.

It was easy for him to figure up his profit as \$18,000. As there was a crowd at the bank that afternoon, Jim lost twenty minutes of his boss's time in attending to his own business. The cashier hauled him over the coals when he got back. With a capital of over \$25,000 in sight, Jim felt more independent than ever, and his answers to the cashier were not as humble as that person expected from him, so the call-down developed into a regular row between them, and the cashier reported him to Mr. Bramble. The broker called Jim into his private room and asked him where he had been so long. Jim did not care to lie about the matter, and told the truth. Bramble then called him down for speculating in the market.

"If I hear of you doing any more of it, I'll have to let you go," said the broker.

"All right," replied Jim. "I'll save you the trouble by going now, for I can make more money speculating than running errands for you."

The broker, angry at his independent way, told him he was at liberty to go at the end of the week if he wanted to.

"Very well, sir, hire another boy and I'll leave on Saturday."

Bramble did hire another messenger, and so when Saturday came Jim quit.

CHAPTER VIII.—"Lucky Jim" on His Own Hook.

Jim didn't tell his folks that he had severed his relations with Bramble. He told them that he had added \$18,000 to his capital, and was now worth \$25,000. They marveled at his astonishing luck, and wondered how long it would last. On Monday morning he came to Wall Street at his usual time, bought a financial paper, and went down to Bowling Green Park to read it. At ten o'clock he walked into the little bank and sat down on one of the seats facing the blackboard, prepared to put in the morning there watching the quotations. He had been there an hour when the active movements of A. & B. interested him. After watching it for a while, he stepped up to the window and ordered 1,000 shares bought for his account. A. & B. was not a high-class stock. Its par value was \$100 a share, but its market value was only 65. The latter figure is what Jim paid for it on the usual ten per cent. margin.

At one o'clock A. & B. had advanced to 66 3-8. Jim saw that he could make a thousand dollars by selling out then, so he did so. Then he went to lunch, quite satisfied with the results of his first day on his own hook.

"I've made \$1,000, and I never would have captured that had I been working at the office," he said to himself. "That's equivalent to two years and a half pay. I guess I won't miss my late job."

After lunch he returned to the little bank and stayed there till the Exchange closed, at three. It was too early to go home, so he walked down to the Battery and remained an hour there, then he started for the ferry. Jim spent the week in about the same way as he passed Monday, except that he did not make another deal in the

market. On the first of the month the mortgage interest became due on the cottage. Jim handed his mother the money to pay it with, and told her to notify Caleb Grudge that they wished to pay off the principal in thirty days. She called on Grudge just as he was getting ready to call on her. She told him that Mr. Cooper had notified her that he had assigned the mortgage to him, and that the interest was to be paid to him in the future, so he had called to pay him what was due to date. Grudge wrote out a receipt for the money and then told her that owing to recent losses he would be obliged to ask her to settle the principal in thirty days.

"Very well," replied the widow calmly. "You shall have your money in thirty days. I shall be very glad to have it cancelled."

Grudge was extremely curious to learn how the little widow had come to be so well fixed all of a sudden, but he did not have the nerve to ask her. He was clearly disappointed to learn that she was in a position to liquidate the mortgage, for despite what he owed to her son, he was meditating turning the screws on her to win her consent to marrying him. If she was really able, as she claimed, to pay the mortgage at any time, he saw that his scheme of intended coercion had failed in the bud. So he attended Mrs. Baker to the door and bade her good-by in no cheerful frame of mind. Jim grew tired of walking around Wall Street when there was nothing much doing in the market, and decided to rent a small office where he could hang out. He felt that he would be a person of much more importance if he had an office with his name on the door. So he looked around for a room and soon found one in a big office building adjoining the one where his late boss held forth. He fitted it up with a desk, several chairs, a rug, a ticker and a second-hand safe in which to keep his money. He bought three or four pictures and hung them on the wall, together with a mining map of the Goldfield district.

"This looks like business, though I'm doing none, only attending to my own," he thought, as he gazed around his sanctum.

On the door he had "J. Baker" painted, nothing else. It was pleasant to sit back in his chair and read the Wall Street intelligence at his ease, or pull the ticker tape toward him and read off the quotations as they came out. Sitting alone palled on him after several days, and he took to going out again. One day when he dropped into the little bank he saw that L. & D. stock was attracting attention. After watching it a while he went back to his office, took \$15,000 out of his safe, returned to the bank and bought 1,500 shares of the stock. He held it only a couple of hours and then sold out at a two-point and a fraction advance, clearing \$3,000. During the next two weeks he got in on three similar kinds of deals, making a small amount on each, which footed up \$4,000 in the aggregate. When the thirty days' notice on the mortgage was up, he gave his mother the \$1,500 to pay it off and \$500 extra for herself. With the cottage free and clear, and her clever son making all kinds of money, the future looked very rosy to the cheerful little widow. One evening, while the Baker family were at supper, Grudge ventured to sneak into their yard and take up his position under

one of the windows which was partly open for ventilation. It happened that Jim had made a coup in M. & C. that day. He had bought 2,000 shares of the stock at a low price and sold it at a ten-point advance, clearing \$20,000, and Grudge heard him tell his folks the story of the deal. The man was greatly astonished to find out that the boy was now operating on his own account in Wall Street, and that he was worth considerable money. He learned, too, that Jim had an office in the Galaxy Building. He went home more jealous than ever, and trying to think up some scheme by which he could bring about the boy's ruin.

CHAPTER IX.—Jim Has Visitors.

Dawkins, alias "Smith," the man who had swindled Mrs. Green and was compelled to make good, had not forgotten Jim Baker, though he had to defer his scheme for satisfaction, owing to certain interests he had outside of Wall Street. On the day that Caleb Grudge visited the financial district he reappeared there himself and accidentally made the old man's acquaintance on the street around the Curb Exchange. Grudge didn't know that Dawkins had ever met Jim Baker, but he found that he had when he happened to speak about the astonishing luck the boy was having as a speculator.

"So you know that boy, eh?" said Dawkins, with a sour look.

"I ought to, seeing that I live next door to him," replied Grudge.

"Where do you live?"

Grudge mentioned the street in the Jersey City suburb.

"And Baker lives in the next house to you?"

"Yes, his mother owns the adjoining cottage. I held a mortgage on it, but she cleared it off with money she got from her son."

"You wanted to foreclose on the property and buy it in cheap, eh?"

"Not exactly, though I intended to do that if things didn't come my way otherwise."

"So you got left because the boy happened to be more prosperous than you supposed he was. You must think a whole lot of him on that account."

"I should like to get square with him for spoiling my plans."

"Should you? I owe him a grudge and would like to get satisfaction, too."

"What did he do to you?" Grudge asked curiously.

"It doesn't matter what he did, I've got it in for him."

"If I thought you meant that, I'd be willing to help you if I could."

"I mean it all right. Do you know where the boy hangs out in the Street?"

"Yes, he's got an office in the Galaxy Building, on Wall Street."

"What! An office of his own?" asked Dawkins, somewhat surprised.

"Yes."

"Is he doing a brokerage business?"

"I think he is merely speculating for himself."

"He hardly wants an office for that. A specu-

lator can have his office in his hat as well as not and save rent."

"He may be doing something else in connection with speculating, but I have no idea what it is."

"I'll find out. You say he's in the Galaxy Building?"

"Yes. Somewhere in the building."

"I'll look him up. What did you say your name was?"

"Caleb Grudge."

"Mine is Bud Dawkins. Glad to have met you. Perhaps we can work together. Both our objects seem to be identical—revenge on that boy, Baker."

"Revenge is all right, but as he's got a lot of money for a youth of his age. I'd like to get some of it away from him. I don't mean that I want to rob him," said Grudge hastily. "I'd simply like to put up some job on him that would, in a business way, make a hole in his pile. You understand me?"

"Sure!" grinned Dawkins. "You want to imitate our high financiers in a small way. Interest him in something that will result to your advantage. That would suit me first class. I would consider myself sufficiently revenged if I could put my hand on his money-bag—in a business way, of course."

"Are you doing business in Wall Street, Mr. Dawkins?"

"Occasionally, when I have the funds at my disposal. Just at present I am looking around for an opening."

"I thought perhaps you had an office where we could talk this matter over."

"No, but I have a room uptown. Or, if you prefer, I will call over to your house and we will put our heads together."

"If you will come to-morrow evening I will talk with you."

"Very good. Give me your address again."

Dawkins wrote it down and then the two men parted. Neither knew that they had been observed by the person they had been talking about—Jim Baker. Jim was hanging around the Curb when Grudge and Dawkins struck up their acquaintance. They were talking together when his eye lighted on them. He was somewhat surprised to see Grudge in Wall Street, as he had never run across him there before; but he was more surprised to see the old man apparently on friendly terms with Dawkins, whom he recognized as the rascal who swindled Mrs. Green, and probably would have got away with the goods only for his interference. If Dawkins wasn't a crook in the common acceptance of the term, he was next door to it. Jim could not see much difference between a common thief and a professional swindler and confidence man. Finally he saw them shake hands and separate, and that looked significant of a friendly relationship. Jim had some thought of getting in on American Tobacco, which was attracting attention on the Curb, but he finally left the spot without doing anything.

He returned to his office, picked up the afternoon Wall Street Record and sat down to read it at leisure. Jim's face had already become familiar to many of the Curb brokers, though they did not know who he was. That day Broker Dun-

can had spoken about him as a young speculator, formerly Trader Bramble's messenger, who had come into money in some way and was operating on his own hook with considerable success. Jim immediately became an object of interest to the brokers Duncan had spoken to, and they determined to know him better, hoping there might be something in it for them. They ascertained that he had an office in the Galaxy Building, and about four the three interested gentlemen started to pay the boy a visit. They found Jim's office—Room 614, on the sixth floor—without any trouble, and they walked in on him without the formality of knocking. Jim was absorbed in the Record when they marched in. He swung around in his chair and looked at them. Their faces looked somewhat familiar to his gaze, but otherwise they were strangers to him, and he wondered what their errand was.

"Mr. Baker, I believe?" said the gentleman in advance.

"That's my name," replied Jim. "Help yourselves to chairs, gentlemen."

"My name is Brown," said the speaker. "I'm a Curb broker. This is Mr. Harris, and this is Mr. Dual, also Curb brokers. Pardon our nerve, but Mr. Duncan, whom you are acquainted with, was speaking about you in such complimentary terms, remarking that you were a most unusual young fellow, that we were curious to meet you. That is our excuse for calling. If we intrude, say the word and we will go as we came."

"I'm glad to know you, gentlemen," said Jim. "Allow me to offer you a cigar."

He produced a box of choice perfectos and passed it around.

"Thanks!" said Brown, helping himself, the others doing likewise.

"We understand you are making a business of speculating in stocks," said Broker Dual.

"Yes, that is what I am doing at present," replied Jim.

"Duncan says you are very fortunate at the game," said Harris.

"As far as he knows, I have been. I put a few deals through his office and they turned out profitable to me."

"Then he doesn't attend to all your business?"

"No; he simply gets my Curb business."

"Are you in on anything now, Baker?" asked Harris, changing the topic.

"No; I'm taking a breathing spell."

"How would you like to go in with us in a pool?"

"No, I prefer to play a lone hand."

"But consider the advantage our experience would give you."

"I have done very well by relying on my own judgment and—luck."

"Both may fail you at a critical moment."

"And so might other people's experience."

Playing the stock market is only a game of chance for most of us. A few hold the cards, or

play with loaded dice, but for the rest of us—

we have to go with the tide. All we can do is

to keep a sharp lookout for the rocks and shoals

ahead. If we fail to see them in time we must

take the consequences. There is really only one

good rule to follow to avoid losing money in

Wall Street."

"What is that?" asked Duval.

"Don't speculate," replied Jim.

The three brokers laughed.

"You don't seem to follow it," said Brown.

"I'm like the moth and the flame. I will probably fool around the market till I get well singed."

"You talk like a philosopher, young man," laughed Harris.

"And act like a fool, eh? Well, I'm only eighteen. I may improve with age."

The brokers tried to find out in a roundabout way how the boy stood financially, but they failed, and then they took their leave, after inviting Jim to call and see them individually at their offices.

CHAPTER X.—A Put-Up Job.

Jim was talking to a friend at the cottage gate on the following evening when a man passed by whom he recognized as Dawkins. He was surprised to see the rascal in that neighborhood. He followed him with his eyes and saw him enter Grudge's gate. Evidently there was something on the tapis between him and the old man.

"Grudge is no match for that fellow," thought the boy. "He'll be done up as sure as I stand here. Well, it's not my funeral."

It happened that it was Jim's funeral, but he didn't know it. He never dreamed that he was the subject of the interview between Grudge and his rascally visitor. But there are others in this world in the same boat. He was at his office bright and early. His mother and sister had known for some time that he was no longer connected with Bramble's office, but had his own office in Wall Street.

They were very proud of the success he had achieved, and Flora no longer doubted that he would make the \$100,000 he was aiming for. They knew he had half of it already locked up in his safe-deposit box. As usual, Jim began his day's proceedings by scanning the previous day's market report, and then perusing the Wall Street papers he subscribed for. Ten o'clock came, and the Exchanges opened for business. The quotations began coming in on the ticker. Jim watched them for a while, then put on his hat and went out. He had decided to get in on F. & G., a Western railroad stock, which rumor said was about to consolidate with the T. & P. Jim went around to the little bank and placed an order for 2,500 shares of it at 70, the current market rate. Under ordinary conditions it was not a proposition that promised results, but the consolidation rumor had caused unwonted activity in it, and the price had already jumped from 68 to 70. Jim hoped to realize \$5,000 out of it, but it was a pure gamble on his part. He hung around the little bank till two o'clock, by which time F. & G. had advanced to 71 3-8. Something struck him that he had better sell at that, and he did, making just \$2,500. While he was engaged in this deal a consultation was being held at the office of Haggard & Lee concerning him.

Caleb Grudge and Bud Dawkins were present with the two brokers. A plan of operations was decided on, and no time was lost in getting down

to business. A few days later Jim received the following note through the mail:

"Friend Baker:

"I've just got hold of one of the finest gilt-edged tips of the hour, and I'm going to pass it on to you. A tremendous discovery of classy ore has just been made on the property of the Thunder Island Copper Co. You may have noticed that the stock has advanced in the last two days from \$8 to \$10 a share. This has been due to the fact that the insiders are buying up all the shares they can find, on the quiet, for as soon as the news is published the price will probably jump to \$20, and they will reap a big profit, letting it back into circulation at that figure. I have been fortunate in securing as much as I could raise the money to pay for, and so I give you the chance to see what you can do yourself. I won't guarantee that you'll be able to pick up much, but I heard this morning that a man named Caleb Grudge, who lives somewhere in the Jersey City suburbs, has a block of 5,000 shares. Whether he's got it yet, or will sell it if he has, I cannot say, but I imagine your chance is good, for it is said he is heavily involved in the failure of a manufacturing company in which he holds a large interest and needs money badly. At any rate, I advise you to call on him without delay and get the stock at the market if he has it yet. You stand to make 100 per cent. profit.

"Yours in haste, as I'm going to Philadelphia on business.

"Frederick Duncan."

This was the first communication of importance Jim had ever received from his Curb broker, and he was surprised and pleased over it. It was typewritten on Duncan's office paper, and bore his signature. Jim was not familiar with Duncan's signature, but he had no doubt that the letter came from him. He pulled his telephone to him and called up Duncan's office. A clerk answered him.

A clerk answered him.

"Is Mr. Duncan in?" Jim inquired.

"No. He went to Philadelphia last evening, and we do not expect him back till to-morrow."

"All right. Good-by!" and Jim hung up the receiver.

He read the letter over carefully again.

"Duncan would be surprised to learn that Caleb Grudge is my next-door neighbor," chuckled the boy. "I must call on Grudge right away and see if he has that stock. If he has, I'll buy it. I have just enough money to pay for it. My luck still appears to hold. If Thunder Island Copper goes up ten points after I get that block, I'll be worth \$100,000 somewhat sooner than I expected."

As Jim reached for his hat, intending to start for the ferry, the door opened, and, to the boy's surprise, in walked Caleb Grudge.

"Why, how do you do, Mr. Grudge?" said Jim. "Take a seat. I did not expect to see you here."

"Good-morning, Baker!" said the old man, with a sickly kind of smile. "I heard you had an office in Wall Street, and I thought I'd call and see you."

Jim didn't tell him he was welcome, though, for at that moment, for his unexpected arrival saved the boy a long trip in business hours.

"I haven't a very large office, Mr. Grudge, but such as it is, it answers my present requirements," replied the young speculator.

"It looks as if you were doing business, at any rate," said Grudge. "You are young, it strikes me, to be in the brokerage business."

"Oh, I'm not a broker," laughed Jim.

"No? I understood you were," said the old man, with simulated surprise.

Grudge was lying, for he knew that Jim was merely a speculator in stocks. It was his purpose, however, to pretend he thought the boy was a trader.

"No, sir; some day I may be, when I have learned the ropes," said Jim.

"Well, well! I came here to get you to sell some stock for me. Seeing that I knew you so well, I thought I ought to patronize you."

"What stock is it you want to get rid of?"

"Thunder Island Copper. I've got 5,000 shares. It's gone up \$2 in the last day or two, and as I need money to meet certain pressing obligations, I've got to dispose of it right away."

"I'll take it off your hands, Mr. Grudge, but you'll have to stand the commission I'll have to pay when I sell it," said Jim.

"Have you \$50,000 in cash to pay for it?" said the old man, tickled to death at the boy's offer.

"I can get it if you have brought the certificates with you."

"I've got 'em in my bag," said Grudge, lifting his grip on his knee and opening it. "There's fifty of 'em, each good for 100 shares. They're in my name, but you can get them transferred at Peck & Pollock's office, on Broad street. They're the company's agents. I'll pay the commission. How much is it?"

"Twelve dollars and a half a hundred shares—\$625 altogether."

"You can deduct that from the \$50,000," said Grudge, his eyes twinkling with satisfaction. "I suppose you have to borrow some of the money, so I'll come back in an hour. If you make a small payment on account—say, a thousand or two—I'll leave the stock with you and take your receipt for it."

"Very well. I can let you have \$5,000, and I'll give you a receipt for the shares," said Jim, quite delighted at getting his grip on the copper stock. "It is understood that you are selling them to me at the present market price of \$10? If the price should go up, you mustn't kick; if it goes down, I will pay the \$10 just the same."

"Yes, that's understood," agreed Grudge, also well pleased.

So Jim got the money out of the safe and made out a receipt for it, which the old man signed. The boy handed him the receipt for the 5,000 shares and Grudge departed. He headed for the office of Haggard & Lee, while Jim started for the safe-deposit vault where he kept the bulk of his funds.

"Lucky Jim" didn't know that he had walked into a big trap, and that his title was in danger—in fact, he stood on the brink of a heavy loss, but his enemies had miscalculated his financial standing. Their intention was to drive him to the wall. As soon as they got hold of the money they intended to first withdraw their support, which had buoyed the stock from 98, and let it drop as far as it would, say to \$7. Then they intended to

jump on the price by selling short and create a panic in it, and so beat it down as low as they could force it. Haggard and Lee had organized a syndicate among their friends to do this, and had a bunch of money at their back. Jim was a mere pawn in the game and didn't count for a whole lot. The letter he had received that morning apparently from Broker Duncan had been prepared in Haggard & Lee's office, and the signature cleverly forged by Dawkins. Caleb Grudge had been taken into the syndicate in a small way, and his deposit and anticipated winnings were to be paid to him in cash, after which Dawkins was to take him in tow, volunteer to see him home in a cab, drug him en route, rob him of the money, and take a train for the West. Thus the old man's scheme for revenge on Jim Baker was to act as a boomerang against himself, for Haggard & Lee had no use for him after the game was played, and Dawkins intended to skip the city, anyway. Such is the game of life.

CHAPTER XI.—Jim Gets the Shock of His Life.

Caleb Grudge returned to Jim's office in an hour for the \$45,000, less the commission of \$625, and got it. He gave up the receipt for the stock and signed one for the money he took away. Lee was waiting for him in the corridor outside, for the firm of Haggard & Lee did not intend to trust so much money in the old man's hands—not that they feared he would run away with it, but because they did not care to give Dawkins, whom they knew better than to trust, a chance to waylay Grudge, as he might have figured on doing. There may be honor among thieves, but Haggard & Lee didn't believe it. Jim carried the Thunder Island Copper stock to Peck & Pollock to have it transferred to his name. The Haggard & Lee syndicate, not having completed all their plans for the slump in view, made no move against Thunder Island Copper that day, and the stock, under the impetus of the late rise, was dealt in by many traders and the price advanced to \$11. This advance was naturally seen by Jim, and it made him feel good. Things were evidently coming his way.

"I tell you I'm 'Jucky Jim,' all right," he told his mother and sister that evening at the supper table. "That \$100,000 I told you about is already in sight."

"Is it?" said his sister. "Why, I thought you had only about \$50,000."

"I have 5,000 shares of Thunder Island Copper which are worth at this moment \$55,000. In addition to that, I have \$6,125 in my safe. Total, \$60,000 in round numbers. I expect the copper stock to go up maybe ten points more, that will add, say \$50,000 to the above. Grand total, \$110,000. Allowing a leeway of \$10,000 in my calculations, there you have the hundred thousand, sis."

"And to think you will have made that in about six months!" cried his sister. "Why, it's just wonderful!"

"Something like Aladdin's Lamp, isn't it?" grinned Jim.

"It is, indeed."

It is never well to shout before you're out of

the woods. That's an old saying, and it has its significance. Jim didn't know how deep in the woods he was at that moment, but he was shouting as if he were on the fringe of them. He put so much dependence on his luck that the last thing he would have thought of was his luck going back on him. After all, Dame Fortune is a fickle jade, and you have got to keep your eyes on her all the time or she may give you the slip. When the Curb Exchange opened next morning Jim was there, feeling like a fighting cock. The morning sunshine bathed Wall Street in its warm rays, and Jim appropriated it all to himself, in his mind. He felt as if he were the King of the Curb, as Thunder Island Copper opened at \$11.25.

"It will go to \$11.50 presently," he thought.

But it didn't. Somebody offered \$11 for it, and then somebody else was willing to sell for \$10.75. Jim didn't like that. However, he figured that it was only a slight reaction. The reaction kept on till the price dropped to \$8.

"I'm \$10,000 out, but I'll get that back presently," thought Jim, as he saw that the downward move had stopped. He walked up to his office to give the market time to recover. When he got there the tape told him that the price was down to \$7. The next quotation was \$7.25, and he breathed easier, but for the first time in his speculative career he felt kind of anxious. What if a screw had worked loose in Duncan's tip? He called up Duncan's office to see if the broker had got back from Philadelphia.

"He has," replied the clerk. "Want to speak with him?"

To talk about so important a matter as the Thunder Island Copper tip over the wire was not good policy, so Jim told the clerk to tell Duncan that he was coming right over. He grabbed his hat and inside of ten minutes walked into Duncan's private room.

"Hello, Baker. Glad to see you. Sit down," said the broker. "I've just got back from Philadelphia."

"So I understand. I called in to thank you for that tip and to talk——"

"Tip!" exclaimed Duncan. "What tip? I don't understand you."

Jim stared at him.

"Why, you wrote me a letter, giving me a tip on Thunder Island Copper."

"I did?" ejaculated Duncan, evidently surprised and puzzled.

"Yes. I've got the letter in my pocket."

"Let me see it, please. I know nothing about the copper mine, and therefore could not have written you anything about it."

With a blank look, Jim handed out the letter. Duncan opened it. He stared at the printed heading. It was his name and address, all right, but the type was different from that on his genuine letter headings.

"To begin with, my dear fellow, some rascal has been imitating my printing," he said.

"Imitating your printing! Isn't that your letter-head?" said Jim.

"No. There is one of my letter-heads. You can see there is quite a difference in the style of the type."

Then Duncan read the note.

"That signature looks something like mine, but

it's a rank forgery, just the same. Somebody is trying to get you to bite at Thunder Island stock. You haven't bought any, I hope, on the strength of that bogus letter?"

"I haven't? Why, I've gone the whole hog. I've put in nearly every dollar I have in the world. I bought it at \$10."

"The dickens you did!" exclaimed Duncan, making a grab at the tape of his private ticker and running it through his fingers.

Suddenly he stopped.

"You say you paid \$10 for it?"

"Yes."

"It's \$7 now. You've been taken in badly by some clever schemer. Who did you buy the shares of?"

"My neighbor—Caleb Grudge."

"Your neighbor, Caleb Grudge, eh? Did he know you were worth \$50,000?"

"I shouldn't think he did. I never told him, and I'm sure my mother wouldn't."

"He must have found out in some way, then, or he would not have taken the trouble to try and sell you \$50,000 worth of stock. How came you to pay \$10 for it? That stock hasn't been above \$8 for months. The recent rise was only a temporary jump that ought not to have deceived you."

"It was this tip that I supposed came from you that deceived me. Well, I suppose I'm stuck. But it ought to go back to \$8, and let me out with a loss of \$10,000," said Jim gloomily, who was more shaken by the shock to his luck than the loss he was up against.

If his luck was on the turn, his chances of making that \$100,000 were not very bright, and that almost gave him a fit.

"This bogus letter seems a part of the game worked on you. As Grudge sold you the stock, and this letter clearly steers you on to him, he is more or less responsible for your loss. What you want to do is to ferret this thing out. I'll help you, for my name has been used and counterfeited. If we can nab the conspirators, they'll go up the river, if I can send them there. They were playing with edge tools when they went into this game."

"I'll put a detective on to Grudge. If I find him responsible for this skin, I'll make him dance for it. I'll bet he worked this thing out of revenge because he was unable to foreclose the mortgage he held on our cottage."

Jim told the broker how the old fellow had taken a shine to his mother and wanted to marry her, and how, when she turned him down, he had bought the expired mortgage on the cottage, thinking it would give him a hold over her. Duncan agreed that matters looked suspicious against Grudge.

"Hire a detective, Baker, and I'll pay half the expense. We'll get at the bottom of this thing, somehow."

He looked at the tape and saw that Thunder Island Copper was down to \$6. His experience told him that a drop from 11 to 6 could hardly have occurred through the ordinary channels of the Curb. The stock was worth \$8, and there was no sense in it falling to \$6 unless somebody, with an axe to grind, was at the back of the slump. The fact that Baker had been taken in at \$10 was no reason, in his mind, for such a big fall

in the price. Baker's 5,000 shares were a mere drop in the bucket.

"Look here, Baker, I think there is a colored man in the woodpile," he said.

"What do you mean?" asked Lucky Jim, who felt decidedly unlucky at that moment.

"There are moneyed interests at the back of this slump. This tip you got is a mere side issue that probably only concerns Grudge. He's been tipped off to this slump by some broker he does business with. Maybe the broker suggested the scheme to him when he learned that the old man was down on you. Only somebody in Wall Street could have got that letter up. Grudge probably got some cheap printer in Jersey City to strike off a few letter-heads from the copy furnished him. The broker had the letter typewritten in his office, but he wouldn't be fool enough to forge my signature. Grudge must have got somebody he knows to do that for him. I think that's the way the trick was worked. Give my deductions to the detective and we'll see what he can make out of them."

As the broker spoke, Jim suddenly recalled Bud Dawkins' visit at Grudge's house. A light began to break through his brain.

"I'll bet I know the man who helped Grudge," he said excitedly.

Then he told Duncan about Dawkins—how he had swindled Mrs. Green, his former landlady, and how he (Jim) had helped to block his game.

"That fellow is down on me for queering him with Mrs. Green. Maybe he is the man who put Grudge up to this crooked game on me, to try and ruin me financially."

"Very likely," replied Duncan. "We are getting light on this thing by degrees. As this Dawkins is a rascal, doubtless he is the party who forged my signature. The detective may have an easy job bringing these two men to book. If the forgery business can be brought home to Dawkins, I'll send him to Sing Sing for it."

"And Grudge will, in that case, be apt to suffer as his accomplice," said Jim.

"Quite likely. You may lose ten or fifteen thousand dollars through this, but your enemies are likely to fare much worse."

Then he looked at the tape. Thunder Island Copper was down to \$5, lower than it had been for five years.

CHAPTER XII.—Made a Prisoner.

"But I'm not anxious to lose \$10,000 or \$15,000, Mr. Duncan," said Jim.

"No one is, but we often have to stand the squeeze in Wall Street."

"What is Thunder Island Copper at now?"

"I hate to tell you, for it hasn't been so low since the mine became a regular producer. It's down to \$5."

"Good gracious! It seems to be going out of sight."

"What need you care? It will recover. You own the stock clear, don't you?"

"Yes."

"Then you can't lose it. It's worth \$8 and will go back to that figure in a day or two, or perhaps a week. It all depends on the combine which is depressing it."

The thought that there might be a boom behind the slump made Jim feel better, and as Broker Duncan had to go out, the boy took his leave. When he reached the corridor where his office was, he saw three men standing at his door. They turned and looked at him as he approached. One of them he recognized as Dawkins; the others were strangers to him. Jim walked up to them.

"I see you are standing in front of my office. Do you want to see me?" he asked.

"We wish to look at your ticker," replied one of the men.

The speaker wore a silk hat, had a silky mustache and looked like a broker. Under some circumstances he might have been taken for a sport. His name was Haggard, and the man between him and Dawkins was Lee. They didn't introduce themselves, but followed Jim into his office. Wondering who Dawkins' companions were, and why they wanted to look at his ticker, he led the way to his desk. Dawkins, who was right behind him, suddenly swung his fist and felled the young speculator to the floor. As he lay half-dazed on the rug, the rascal drew some stout line from his pocket, yanked the boy into his chair, and tied him to it. Then he gagged him with a pocket handkerchief.

"Now, young fellow," said Dawkins, "you'll stay there while the gents make use of your ticker."

Jim could not understand the meaning of this assault. The two brokers did not give him the least attention. Technically, they were as guilty of the outrage as Dawkins, though they had not laid a finger on the boy, because they should have prevented it, but didn't. The three were there to prevent Jim from watching the tape and noting the continued fall of Thunder Island Copper. It was possible he had friends who might come to his rescue, and they intended to keep faith with Grudge so far as the ruin of the young speculator was concerned by preventing him from communicating with his friends until the copper stock had gone down as low as it could be forced by the brokers who were in the game with them. They believed that when it reached \$3 Jim would be wiped out by reason of the loan Grudge had intimated to them that the boy was obliged to get in order to pay for the stock in full. Dawkins, taking advantage of Jim's helpless condition, shook his fist in his face and abused him with his cowardly tongue, while Haggard and Lee stood over the ticker, waiting for the quotation to come out which would mark the boy's ruin.

Jim had to stand for this state of things, but it was incomprehensible to him. The verbal abuse showered on his head by Dawkins was hardly noticed by him. What interested him was the identity of the other two men, and why they seemed so taken up with his ticker. He suspected that they were watching the quotations of Thunder Island Copper, but he could not understand why they had come to his office for that purpose. There was evidently something behind it all which he would probably learn in good time.

"This is where you see your finish, young fellow," said Dawkins. "You won't need an office any more after the market gets through with you. You'll have to go back to running errands if you can find a broker to take you on."

"It's down to three," said Haggard.

"Wait till we see if it goes any lower. We'll make a raft of money out of this," said Lee.

"Two seventy-five," said Haggard, after a lapse of five seconds. "Come on. No use remaining here any longer."

The two rascally brokers walked out of the office without paying the slightest attention to either Jim or Dawkins. The latter locked the door after them, and pulling a cigar out of his pocket lighted it, sat down and began to smoke.

"Young fellow," he said to the young speculator, "I s'pose you don't understand the meaning of this here incident. You recollect me, though. You helped to land me in jail, and I ain't forgotten it. The gents who were here came to look at your ticker. I took advantage of the fact to pay my respects to you. The gents saw me do you up, but they knew better than to interfere, that's why you got no help from them. If you try to make trouble for them, it won't do you any good. They're not responsible for my actions. If you try to get back at me for this, you will only get into more trouble."

Jim listened to him because he couldn't very well help himself. He couldn't reply, because he was gagged, and didn't care to, anyway. Dawkins added a lot more, expressive of his opinion of the boy, but it would not interest the reader. While he talked he smoked. When he finished his cigar he got up, examined Jim's bonds and then walked to the door. Unlocking it, he removed the key and inserted it from the outside. Bidding the boy a sarcastic good-by, he stalked out, locked the door, put the key in his pocket, and departed from the building. That left the young speculator in a bad fix, for even if a visitor called he could not call out to notify him of his predicament. Unless he could free himself by his own efforts, he was likely to remain a prisoner until the janitor came around to clean up after five o'clock. Jim was not a youth to give up easily simply because he was face to face with an awkward situation that at first sight appeared to stump him. Dawkins had bound him pretty securely, so far as his hands and body were concerned, to his pivot-chair. He was able to get up and walk around if he chose to carry the chair with him. He determined to free himself, if that feat was possible. After wrestling with the bonds ten minutes, he found he wasn't making a whole lot of progress. Then he thought he would try and relieve himself of the gag. He dragged himself and the chair over to the ticker and began an effort to tear the handkerchief from his mouth by rubbing it against the corner of the ticker-stand. His perseverance was finally rewarded, and he got the gag below his lips and as far as the point of his chin. Then it occurred to him that by walking clumsily around the room, shaking the chair, that its weight would strain the cord and loosen it. He tried the plan and found that it worked some, but it was tiresome. He persisted, however, and in the course of an hour he drew out one of his hands. The rest was easy. The other hand came free in a moment or two, and then he pulled out his knife and cut the cord that held him to the chair. All that remained was to be able to get out of his room. He knew he was locked in and that Dawkins had taken the key away. He drew his telephone to

him and was answered by the switch operator on the ground floor. He told her that he was locked in his office and the key was gone. He asked that somebody be sent upstairs to release him.

In a few minutes the janitor appeared and opened the door. Jim explained that a rascally visitor had locked him in and made off with the key. He said nothing about what else had occurred. The janitor loaned him his key to get another made and went away. Then Jim went to the ticker and looked at the tape. He saw that Thunder Island Copper had been down to \$2.50 a share, but had recovered somewhat, for it was now going at \$4.

"If I had bought my 5,000 shares on a five per cent. margin, or had hypothecated it on a sixty per cent. basis, I would have been wiped out, but having purchased it outright for cash, the stock would still be my property, even had it gone down to a cent a share. At the present moment I am \$30,000 out on my deal, but I mean to hold on to the stock till I get as much of that back as the market will permit. It is also possible that some syndicate is behind it and hopes to boom it. In that case I'll come out ahead, but I think that is doubtful, for Caleb Grudge would not have sold it to me under such circumstances, unless he was only tipped to the slump," said Jim to himself.

Then he called up Duncan's office, but the broker was out. His watch told him that it was half-past twelve, so he put on his hat and went out.

CHAPTER XIII.

Thunder Island Copper Begins to Recover.

Jim went straight to the Curb and found that attention was chiefly concentrated around Thunder Island Copper, which was now going up. He was there not more than five minutes before he recognized one of the men who had called at his office. He was the man who sported the silk dicer. He pointed him out to a broker and asked who he was.

"That is Hopwood Haggard, of Haggard & Lee," was the reply.

"I wonder if he is acquainted with Caleb Grudge, and perhaps helped him to pull that trick off on me?" thought Jim.

He made a note of the man's name and of his firm, then he went and had a sandwich and a cup of coffee. When he left the lunch-house he called on Duncan again. The broker had not returned, so he went to his office, got \$100 and walked up to the Wall Street Detective Agency. Introducing himself, he told his story to the chief and asked that a sleuth be put on the job. He paid the required fee and was introduced to the man the chief detailed to ferret out the guilty parties. He repeated his story to him, and gave him all the particulars, together with Broker Duncan's deductions. When he returned to the Curb he found that Thunder Island Copper was up to \$6.

His loss had, therefore, been reduced to \$20,000. When the Exchange closed for the day the stock was half a point higher. Jim didn't do any shouting when he got home that afternoon. He wasn't feeling in the humor for it. It makes a whole lot of difference in a person's feelings whether he

makes a bunch of money or loses it. Jim's confidence in his luck was somewhat shaken. Still, on sober reflection, he had to admit that a person cannot enjoy such phenomenal good fortune as had been his without running against a break in it. Next morning he started for his office at the usual time, hoping that Thunder Island Copper would go higher that day. Between nine and ten he dropped in to see Duncan. He told him about the experience he had had in his office at the hands of Dawkins, and that he had subsequently identified one of his visitors as Hopwood Haggard, of the brokerage firm of Haggard & Lee.

"Haggard and Lee are a pretty foxy pair," said Duncan. "Very few Curb traders will take any chances with them. They keep their engagements, all right, because they have to or quit, but they are as tricky as the Old Nick. You don't know the man who was with Haggard and Dawkins?"

Jim described him pretty accurately.

"If that wasn't Lee, I'm no good at guessing," said Duncan.

"What do you suppose brought them to my office?"

"I couldn't tell you. What did they do?"

"Nothing but stand over my ticker with the tape in their hands, watching the quotations as they came out. I judge that their interest centered in Thunder Island Copper, from the few words I heard them let out."

"And they didn't do anything else?"

"Not a thing. They paid no attention whatever to the treatment Dawkins handed out to me. They might just as well have been blind and deaf."

"Have you seen a detective yet?"

"I have. I went to the Wall Street agency and the chief has taken the matter in hand. I paid him \$100. I don't know whether it will cost any more or not."

"Dawkins has done enough to warrant his arrest. As for Grudge, evidence will have to be found against him before he can be touched. It's up to the detective to get that."

"That's right," nodded Jim. "I suppose you noticed that Thunder Island Copper went as low as \$2.50 yesterday?"

"I did. It was an unprecedented drop for such a stock. However, it recovered to \$6.50, and should go higher to-day."

That ended the interview, and Jim went out to get the opening price on his stock when the Curb Exchange began business. It opened at \$6.50 and in the course of an hour went to \$7. It anchored around that, for it didn't go higher than \$7.25. Next day was Saturday. There was considerable trading in Thunder Island Copper during the short session, but it only advanced to \$7.50. Jim was still \$12,500 shy of what he had paid for the shares, and it looked as if he would be pinched for that amount, not speaking of what he might be out by having all his funds locked up in the stock. When the Curb Exchange closed down at noon he started for his office. Out of the entrance of the Empire Cafe stepped Caleb Grudge and Bud Dawkins. Had there been an officer in sight, Jim would have had the latter arrested.

They got into a cab that appeared to be waiting for them and drove away. The cab turned up Wall Street toward Broadway, and Jim wondered

where they were going. The boy went on to his office, stayed there a while, then shut up shop and hied to a lunch-house, where he got a light repast. After that he took the boat for Jersey City. When he reached the other side he saw a cab stop at the depot entrance and out of it sprang Dawkins, with a grip in each hand.

"He's going to take a train," thought Jim. "If he gets out of the State he'll make his escape good probably. I must stop him if I can."

Dawkins paid the driver, grabbed his grips and entered the station. Jim followed him, looking for an officer. Dawkins went up to the ticket-window. The boy determined to find out where he was going to.

"One first-class for Chicago," said Dawkins to the agent.

Jim hustled over to an attendant. He inquired about the next Chicago express.

"One-ten," was the reply. "If you're going, you'll have to hustle. You'll find it on track fifteen."

Jim hardly knew what to do. Dawkins was passing through the gate.

"I might go to the police headquarters, state my case and have Dawkins arrested at some intermediate point in Pennsylvania—say, Trenton or Philadelphia," he thought.

He did not see that he could do any better. As he was leaving the station it occurred to him to get into communication with the Wall Street Detective Agency and post the chief, or his deputy, concerning Dawkins' movements. He went at once to a public telephone booth and was soon talking with the chief. That official, after inquiring the time the train left Jersey City with Dawkins said he would attend to the matter.

There was nothing more for Jim to do but go home. As he passed Grudge's house he saw the gardener at work on the lawn near the gate. Jim knew him and said, "Good afternoon!"

The gardener looked up and then came toward him. The boy stopped to hear what he had to say.

"A strange thing happened to Mr. Grudge this afternoon," said the gardener.

"What was it?" asked Jim curiously.

"He was brought home unconscious, in a cab."

"He was?"

"There was a smooth-faced man with him, who said he went off in a faint in the vehicle and he wasn't able to revive him. He got the cabman to drive here as fast as he could. I helped carry him to his room and lay him on the bed. Then I ran off for a doctor. When I got back with the physician the smooth-faced man had gone away in the cab. The doctor examined Mr. Grudge and he said he had been drugged."

As Dawkins was a smooth-faced man, and he had seen Grudge leave Wall Street in a cab with him, Jim was satisfied, from what he knew of the rascal, that he had drugged the old man in the cab and robbed him of his valuables, as a final act of villainy before taking the train for Chicago.

At that moment the housekeeper came out on the veranda and called to the gardener, so he had to leave Jim, and the young speculator went on to his own home. He saw the gardener again next morning and learned from him that Grudge had been robbed of \$30,000 in cash, which he had received from Haggard & Lee the day before, in

connection with some deal he had been in on. The old man said that Dawkins, whom he supposed was a friend, had taken the money, after drugging him, and had clearly decamped with it after fetching him home in the cab.

"Tell Mr. Grudge that I saw Dawkins at the Pennsylvania station at one o'clock yesterday afternoon, and that he bought a ticket for Chicago," said Jim. "You can also tell him that I don't think Dawkins will get to Chicago."

The gardener hurried away to carry the news to the old man. Inside of ten minutes Grudge came rushing in at the Baker gate. Jim was sitting on the veranda.

"Did you tell my gardener that you saw the man Dawkins, who robbed me, at the Pennsylvania station yesterday afternoon?"

"I did."

"How did you know him?"

"You ought to know how I came to know him, for it is quite likely he told you how I helped put him in jail for swindling a neighbor of ours named Mrs. Green."

"He told me nothing about you," said the old man, to whom a lie counted for very little.

"How long have you known Dawkins, Mr. Grudge?"

"Not very long," replied Grudge evasively.

"You must have taken a great shine to him to invite him to your house on such a short acquaintance."

"I didn't invite him. He offered to see me home in the cab yesterday, because I carried quite a sum of money."

"I'm not referring to yesterday, but to several nights ago when he called on you at your house."

"Oh, yes!" admitted Grudge reluctantly. "You saw him call on me?"

"I happened to be at my gate at the time and I saw him come along and enter your gate. That's how I knew he called on you. As I was acquainted with his character, I was surprised to think you would have anything to do with him."

"I supposed he was a perfectly honest man."

"Now look here, Mr. Grudge, isn't it a fact that you and Dawkins put up that Thunder Island Copper job on me?"

"Put up a job on you? Certainly not! I wouldn't do such a thing to you."

"How came you to call at my office and ask me to sell those 5,000 shares of Thunder Island Copper?"

"Because I heard you were a broker, and I thought, as a friend, I ought to put something in your way."

"Then you had nothing whatever to do with the job that was put up on me?"

"Of course I didn't."

"But in that letter I was told that you had 5,000 shares of the copper stock. How do you account for that?"

"I can't account for it."

Jim told him how he happened to see the man ride up in a cab, and then enter the station and buy a ticket for Chicago.

"He must be more than halfway there by this time," said the old man nervously. "I must go into town and tell the police so that he can be arrested on his arrival."

"I don't think you need take that trouble, Mr.

Grudge. He is probably in jail in Philadelphia now."

"Why do you think that?"

"Because I am interested in his arrest myself, and I notified the Wall Street Detective Agency in ample time to get him arrested on a telegraph order when he reached Philadelphia."

CHAPTER XIV.—Grudge Brought to Terms.

The old man tried to find out the particulars from Jim, but the boy had nothing to say on the subject. Finally, Grudge took his departure, not very well satisfied with the look of things. Soon after Jim reached his office on the following morning a messenger arrived from the detective bureau with a note from the chief. The note conveyed the news that Dawkins had been arrested when the train reached Philadelphia, and that he was in jail in that city, where he would remain until he could be legally brought back to New York. The extradition proceedings would take time, as he refused to come voluntarily. The \$30,000 he stole from Grudge was found on his person and taken possession of by the Philadelphia authorities for the time being. Thunder Island Copper showed no disposition to rise even as high as \$8, and Jim hated to sell out at a loss.

But he had to have money to go on with his business, so he was about to effect a loan of \$20,000 on the stock when the detective on the conspiracy and forgery case called on him and showed him evidence enough to fix a large share of the guilt on Grudge. Jim called on Duncan and showed him the detective's report.

"I'll tell you what you do: Call on him and put the matter right up to him. He is sure to wilt when he sees how you have got him cornered. Then offer to compromise if he pays the difference between the market price of Thunder Island Copper and what you paid him for it. That will be about \$2.50 a share, as it's going now at \$7.50.

Jim didn't apply for the loan on the stock. Instead, he called that night on Grudge with the detective's report. After taxing the old man with ingratitude and duplicity, he showed him the document.

"I've got all the proof I need to send you to jail, Mr. Grudge," he said.

"But you wouldn't do that, Baker," whined the old man. "You wouldn't send your neighbor to prison?"

"Why not? I'm out and injured to the amount of \$12,500 on that stock you worked off on me at a fictitious valuation."

"But I didn't ask you any more than the market price."

"You knew that quotation was not going to stand. In the ordinary run of Wall Street operations it would have been fair enough to take advantage of inside knowledge, but in your case it wasn't fair, because you and Dawkins conspired together to do me up unfairly. Now the only way you can save yourself is to make good the amount I will be out when I sell the stock at the present market. If you will do that, I'll withdraw proceedings against you."

"You'll get it," quavered Grudge.

"All right. See that you keep your word. You will be watched by my detective until you settle."

Two days afterward Grudge paid him the money and then Jim assured him that he was safe from prosecution. On the succeeding Monday he began speculating again, buying 2,500 shares of S. & T. on the usual ten per cent. margin at the little bank at 8. S. & T. was gilt-edge stock, and it was going up on the strength of the rumor of a special traffic agreement with a big Western line. In a few days it had advanced five points, and then it stopped. Jim thought he'd be wise to sell, and he did. He cleared a matter of \$12,000. Scarcely had he settled with the little bank on this deal than he learned that the Union Traction of New Jersey was being cornered by a big syndicate of capitalists, who intended to boom it and make a raft of money.

Accordingly, he got Duncan to purchase 5,000 shares of Union Traction for him. The price went up and down for a week, never going much above 110, what he paid for it, then it began to rise steadily but slowly. It was during this time that Jim heard that Caleb Grudge was trying to sell his property, as he wanted to get out of the neighborhood. It was good property, and he knew it, and as the house was well built, with modern improvements, and there was a first-class barn on it, it was worth about \$2,000. Jim valued his mother's cottage and quarter-acre at about \$5,000. The boy thought it would be an excellent idea if he could buy Grudge's place and add it to his mother's. But after finding out the old man's price, and learning that the road or rough street, the cutting through of which had made the Grudge property a corner piece, was going to be improved, which meant one or more good-sized assessments, and which Grudge wanted to avoid having to pay, though naturally it would improve his place, he concluded not to buy unless the owner would make a substantial reduction. After figuring the matter out on a business basis, he got Broker Duncan to make an offer through the real estate agent Grudge had employed to sell his property. The agent replied that he would submit the offer to the owner, but as it was much below his price he could not say whether Grudge would accept it or not. Jim told his mother and sister about the matter, and they were inclined to think that the little property they had fully answered their requirements.

"I admit that it does," said the boy, "but I'm figuring on the future. If I buy the property you will own it, mother, for I cannot hold real estate in my own name until I come of age, but I shall expect you, if we live, to transfer it to me at the proper time. Remember, I am engaged in a risky business. I have been very successful so far, but no one can say how long my luck will hold. I think it is good policy for me to invest a part of my profits in real estate that has a future. Ten years from now Grudge's place will be worth anywhere from \$40,000 to \$50,000."

During the week that followed, Union Traction went up to 118, then it suddenly dropped to 115. A strong opposition had developed against the syndicate, which had failed to corner the shares, and a stubborn fight was on. This made things interesting for the brokers, and profitable for the long-headed and experienced men who bought and sold continuously on a small margin of profit. These brokers would buy several thousand shares,

say at 115, and sell in half an hour at perhaps 115 1-2. Thus, thousands of shares were continually changing hands in the board-room all the time. Jim could only hold on, hoping the price would go higher, or sell out and take the profit that was in sight. At that point he stood to win about \$25,000, but as that wouldn't raise his capital to the coveted \$100,000, he held on, watching the up-and-down run with the keen interest of a true sporting man. The price was only a point and a half shy of the figure that would land the necessary \$32,000 profit that Jim lacked to make up his \$100,000. It would seem that that was a small matter in such a heavy game that was being played between the two syndicates. The opposing interests, however, had locked horns in the struggle, and being very evenly balanced, the rise and fall each day never even reached a full point. Under ordinary circumstances, Jim would have sold out, for the longer the fight lasted the more interest he would have to pay on the ninety per cent. of money that Broker Duncan had been compelled to advance to carry the deal for him.

Duncan wasn't making much out of that, for he had been compelled to hypothecate the shares to pay for them, and he was just as anxious to have the deal concluded as Jim was, for he could use the money in his business to considerable advantage at that time. At the end of another week Jim found that the interest charges had eaten up about an eighth of one per cent. of his profits in sight. As the commission for buying was an eighth, too, and for selling another eighth, he had allowed a margin of three-eighths of one per cent. for expenses. Practically the stock would have to sell at 117 to make the sum he wanted. The syndicate which was trying to boom the price managed to get it up to 116 and hold it around that, but the fight to maintain its advantage grew hotter and hotter as the days passed. In the meantime, Duncan received word from the real estate man in Jersey City that Grudge was willing to take half of the reduction in price offered. The broker turned the letter over to Jim, and the boy took it under consideration. He was more interested in making the \$100,000 mark than in buying the Grudge property, so he allowed the matter to hang fire. The agent, anxious to make a sale, especially in dull times, sent another letter to Duncan, and that reached Jim in due course. He had just finished reading it when Grudge walked into his office. Jim was surprised to see him, as the old man had avoided him since he had to pay the \$12,500 difference on the Thunder Island Copper shares.

"Good-morning, Mr. Grudge!" said the young speculator. "Got any more stock you want to unload on me?"

"No," growled the old man. "It isn't fair to bring up old sores. I settled with you on your own terms, and the matter is past."

"That's right. We'll let the dead bury its dead. What can I do for you?"

"I suppose you know that my property is in the market?"

"I heard it was."

"You have money. Why don't you buy it?"

"I inquired the price and consider it more than I care to pay."

"I have reduced it."

"How much?"

Grudge mentioned a figure somewhat above what the agent had offered it to Duncan. Jim shook his head.

"I'll give you \$18,000," he said.

"I'll tell you what I'll do. I'll call it \$20,000 if you will pay the agent's commission and other small expenses."

"Nonsense. You won't have to pay any commission if you sell it yourself. If you had placed the property in the hands of three or four, or half a dozen agents, as is often done, you would not expect to pay them all the commission if one of them made the sale. An agent is only entitled to his commission where he makes a sale. If you will take \$20,000 flat, perhaps we can come to an agreement."

"How much will you put up on the contract?"

"Five per cent."

"I'll let you know this evening, perhaps."

"All right. The business will have to be done through my mother and our lawyer, as I am under age. If I buy, the contract must be made with my mother, and she will take title if everything is all right. Did you get a title guarantee policy when you bought the property originally?"

"No."

"Well, that will cost me something over \$100, not speaking of the survey. Let me know to-night."

That afternoon Union Traction jumped to 117. Jim was in Duncan's office at the time, and he told the broker to make tracks for the Exchange and sell at that figure. The broker got a move on and sold at 117. Other sales followed in rapid succession and the price fell at once to 115 1-2. Jim awaited Duncan's return with great impatience.

"Well," he said, as the broker came in, "it's dropped again."

"You needn't care. I got your price."

"Hurrah!" shouted Jim, in great delight. "I've made \$100,000 from stocks at last!"

And so he had when all the expenses had been settled. That evening Grudge called at the cottage and agreed to take \$20,000 cash for his property. Jim closed with him and turned the matter over to his mother. In a day or two the contract was signed by her in the presence of her lawyer, and the New Jersey company was employed to pass on the title. Their report was favorable and thirty days later Mrs. Baker took title to the property and Grudge got his money.

About this time Dawkins was brought back to Jersey City, Jim and Duncan waiving their right to prosecute him in favor of Grudge. The old man charged him with highway robbery in the cab, and the rascal was duly tried and convicted. He got fifteen years at Trenton, and Grudge recovered his \$30,000. As for Jim, he had by this time opened a regular brokerage office, with an experienced old cashier in charge, and he decided not to speculate any longer on the risky plan he had been doing. Having made \$100,000 from stocks, he did not propose to risk losing it the same way, even if he still regarded himself as "Lucky Jim."

Next week's issue will contain "MILLIONS IN IT; or, A BOY WITH IDEAS."

CURRENT NEWS

THEY BRING IT IN EGGS

Fresh CANADIAN eggs—\$2 a dozen. Laid by Canadian Club hens, Scotch Plymouth Rocks, Brandy pullets, Martini Leghorns, Bronx Minorcas, and Gin bantams! Strictly fresh—with a kick!

Take it from D. A. Sawyer, who has just arrived from Detroit, there are more ways of getting liquor across from Canada than shooting it in torpedoes. At the Waldorf-Astoria the other night, Mr. Sawyer said the stuff is being smuggled into this country in eggs diable.

"It was discovered in Detroit, when a man with a big market basket, just off a boat from the Canadian side, was run into by a taxi," said Mr. Sawyer. The unmistakable odor of good old Scotch pervaded the air, and a crowd gathered. The man did not wait to explain, but left without ceremony, deserting his eggs, basket and all, when the traffic policeman approached.

"The eggs proved to be filled with liquor and carefully sealed. The customs inspector afterwards testified that he had noticed a great increase in egg imports, and that a great many men and women had seemed to be doing this branch of their marketing in Canada."

VICTIMS OF REDS THRUST UNDER ICE

Details of the massacre at Nikalaevsk, Siberia, of a Japanese garrison and numerous Russian civilians by Bolshevik forces have reached Japan, brought by two refugees, an American and an Armenian, who made their way over 200 miles of the arctic tundra in the late winter.

They arrived at Alexandrovsk, where their accounts of the fight were obtained, but, according to Japanese Embassy advices, every effort is being made to confirm what was said, and the stories of the refugees are still classed as rumor. The port of Nikolaevsk is completely closed at this season by ice.

Early in March, according to the refugees, the Bolshevik army appeared in force at the mouth of the Amur River and occupied the port of Nikolaevsk, making prisoners of the nearly 200 anti-Bolshevik troops. Cutting holes in the thick ice of the river, the Bolsheviks thrust the prisoners under the ice, some civilians also being among the victims.

The commander of the small Japanese garrison protested, the refugees said, whereupon the Bolshevik commander demanded that he surrender the arms of his own soldiers. When this was refused, the Japanese were attacked and driven into their barracks, which was burned, together with the Consulate, in which the Japanese Consul, his wife and two children had their quarters. Every one in the buildings perished in the flames, none being permitted to surrender. It is believed that the Japanese force numbered 130 men.

BANKS TO CONTINUE PART-PAYMENT PLAN

Thousands of people in the United States hold property and sound investments to-day who never held anything before but a job and who did not even have a tight clutch on that. These holdings are the result of their having bought Liberty Bonds on weekly or monthly payments during and after the war. That practice made capitalists out of millions of Americans and accomplished the result without appreciable inconvenience, discomfort, or self-sacrifice. Banks aided in the work by carrying bonds for the investor and allowing them to make partial payments, and thousands of industrial concerns and employers did likewise.

The custom of making regular payments on safe, sound, profitable, Government investments became a fixed habit and a desirable one. Those who saved and invested in this manner found to their elation that they had something besides a tired feeling to show for their labor and they desired to continue the habit. Employers discovered that the prosperity of their employees was reflected in the prosperity of the business and desired it to continue. Banks found that they had acquired thousands of new customers and sought to retain those relationships.

The ending of the Liberty loan issues, for a time tended to check the continuance of the habit so favorably formed, although many continued to save and invest in the shorter-term issues such as War Savings Stamps and Treasury Savings Certificates. The \$100 and \$1,000 certificates, however, did not at first lend themselves so readily to partial-payment purchase as did the Liberty Bonds, as each year's issue of these obligations is separate and distinct, and there was a problem connected with delivery of the certificates on completion of payment.

The difficulty has just been obviated by an arrangement approved by Secretary of the Treasury Houston, which provides that Treasury Savings Certificates of the series of 1920, sold under partial payment plan, may be carried in stock by cash agent banks up to October 31, 1921. This will afford all necessary protection to the banks in respect to the surrender of unsold stocks and will provide time for completion of the payments begun in any month of this year.

The Government or the Treasury Department is not connected in any way with the transaction until payment has been completed and the certificate delivered to the purchaser. The transactions up to that point are solely between the investor and the bank, and even after delivery the United States is liable only on the certificate itself. But the department has approved the ruling in order to facilitate for many thousand investors the continuance of the habit of saving and safe investment in Government securities so auspiciously begun with the Liberty Bonds.

Thousands of industrial concerns throughout the country have approved and put into practice these part-payment investments among their employees by making the necessary arrangements with the banks in their vicinity.

Lost On Mt. Erebus

— OR —

A Boy Explorer At the South Pole

By GASTON GARNE

(A Serial Story)

CHAPTER V (continued)

"It may be Mt. Erebus," was Hawley's suggestion, after one of the frequent talks as to what had best be done. "We can see a long distance here when the air is clear."

"I'll tell you what we ought to do," declared Madge at last. "We have come to explore for the South Pole. Father is disabled. While some of us wait here for a possible rescue ship, let the able-bodied ones take sleds and ponies and dogs and go on with our explorations."

"Madge, you little know what that means," said the captain. "You with me, warm in camp, and our best men fighting cold and perhaps starvation on some terrible journey somewhere."

"Set your mind easy, father. I am going out with the first party myself and—and—Joe Hawley will go too. Yes—don't scold. We have talked it all over."

Strange as it may seem, all this had been arranged between Carr, Lieutenant Ord and Ensign Hawley, and Madge herself was the one fixed on to break the news to the crippled captain.

Two sleds were to go, one pulled by one of the ponies, the other by two of the dogs. Ord, who was a most companionable man, and Boatswain Joy, took charge of one sled.

Hawley, together with Madge and Dr. Carr, went with the other. Carr, an old married man and the father of daughters at home, was a distant relative of Barclay's, and the father consigned his daughter to the surgeon's care with almost the same confidence he felt in his own leadership.

The captain's leg was broken, and he had received internal injuries. Madge excused her going by saying:

"I am your only child, and mother is dead. If you cannot go, it is right I should, provided I leave you in good hands."

This looked probable, for a good winter camp had been established, with lots of food. Two sailors, and the remaining stoker also kept bringing up more wood and supplies as the wreck gradually broke up.

A rescue ship was expected, in case the expedition did not return within a given length of time.

The morning for leaving came. All this time, no further news was received of Ben Rucker. It had been gradually concluded that this rough, rude, overbearing man had somehow perished after Madge last saw him, crawling toward her wearing his cruel smile and driving her from the rock. Driving her, as it proved, into the arms of the lad she undoubtedly liked best—Ensign Hawley.

Two dogs and a sled were left with the cap-

tain's party at the camp. Good-bys were said. Barclay, from his invalid chair, waved his cap.

"Cheer up, father!" called back the girl, smiling through her furs, for her dress was much like that of the others. "Summer won't wait. After we have found out all we can, we will be back in a few weeks. I want to see you up and about then."

"Good-by, Madge. My mind misgives me. Take good care of her, Carr. And you too, Hawley. You have the apple of my eye with you."

"Both promised, of course; but Madge shouted back merrily:

"The 'apple of your eye,' as you call her, may find the South Pole yet, and live to bring back the news."

There was a general laugh at this attempt at a joke, for none of them really expected great results, unless it was Hawley.

"He, however, said nothing of his real ambitions, only to Madge.

"All right Joe. What you believe in I do. If you try for the pole I will be close to you. Remember that."

He pressed her hand as they trudged on, for Madge would not ride, insisting that Dr. Carr, who was yet hardly recovered from his fall, should ride the spare pony when tired.

For several days they traveled over a rough expanse of snow and ice, trending mostly upward to the more broken foot-hills in the interior. Long hours of trudging wearily, urging the dogs, or the pony, with occasional wind storms bringing flurries of snow.

"How well you stand the snowshoes and the tramp," said Joe, more than once, encouragingly. "I did not think that girls were so good at this kind of thing before."

"Most of them are not," volunteered Carr, who tired sooner than Madge, perhaps because of his lameness. "But Barclay always took his daughter along on his cruises. At home she was athletic in her tastes, eh, Madge? It stands in good stead for you now."

"Yes. And now that father is laid up, I feel that I must sustain his honor in following out as best we can all that we wished to do before the Discovery's wreck crippled him and nearly destroyed our hopes. If we have saved our stores, I must take his place in doing the most that can be done."

The spare pony was used from time to time in relieving the other and also the dogs. At times it was hitched ahead, or at others put in the place of the creatures it relieved.

With the increasingly broken country, the higher altitude, the lowering temperature, fierce snow blizzards grew more frequent.

CHAPTER VI.

Breaking Through the Snow Lid.

"What do you suppose really did become of Rucker?" queried Joe one afternoon when they were wearily threading a tortuous defile, both pony and lading sled requiring human pilotage, for the snow fissures were alarmingly frequent.

"I don't know, and I don't care, so long as we see him no more," replied Madge from the sled. "He means no good to us, if he is alive."

(To Be Continued)

THE NEWS IN SHORT ARTICLES.

AN ADHESIVE FROM SNAILS

Many of the larger kinds of snails have at the extremity of their bodies small white bladders filled with a gelatinous substance. It has been discovered that this is the strongest adhesive known for the repairing of porcelain, glass, etc. The substance is applied thinly to both sides of the fracture and the broken piece is tied firmly together so that all is held in place. A rather longer time for drying should be given than in the case of ordinary adhesives so as to allow the natural glue to acquire the greatest degree of strength. When it is once really set the tenacity of this remarkable adhesive is astonishing.

VAST FORTIFICATIONS OF METZ

An article by Colonel E. M. Blake, C. A., in the Journal of the "United States Artillery," speaking of the modern Metz fortifications, says that the turrets containing the Krupp guns can be manned and supplied without ever exposing a man, as all batteries are connected with other works of the "Feste" by deep subterranean galleries. Miles of these galleries have been cut, with a cross section and grade to allow men to circulate rapidly when needed, and one finds complete kitchen, bakeries, bathing and toilet rooms for the garrison, large recreation rooms, electric lighting and power, and a complete system of forced draft ventilation.

TRYING TO SALVAGE CARGO OF MILLIONS

A maritime romance of absorbing interest is attached to the voyage of the Government salvage steamer Racer, which has sailed from Southampton. She was bound for the north coast of Ireland, where, twenty fathoms deep, lies the wreck of the White Star liner Laurentic, with specie to the value of 3,000,000 pounds sterling buried in debris that was once her bulk. The object of the Racer's request is to recover this valuable cargo.

The Laurentic was sunk—whether by accidental contact with a mine or by a German submarine never has been definitely established—while on a voyage to America in the early part of 1917. She carried \$45,000,000 in gold and silver money intended for the payment of munitions supplied by United States firms.

BEATS HIS CHILD WITH FIST

After pleading guilty the other day to severely beating his three-year-old boy with a clenched fist, Walter Gray, a piano maker, of No. 434 West 48th Street, New York, was sentenced to sixty days in the workhouse in Special Sessions.

Dr. Gibbs of the Children's Society, testified the child had suffered contusions of both cheeks, injuries on the neck, the lower part of the back and right hip.

The complaint was made by the mother of the child. Following his arrest the father said he had inflicted the beating because the youngster

had awakened him from his sleep. In court he said the boy had not obeyed him.

In passing sentence Justice Freschi said it was too bad the law did not give the court the privilege of letting Gray have a dose of his own medicine.

BRITISH WARSHIPS FOR CHILI

The Chilean navy is to receive a substantial increase in ships from Great Britain, the latter power having agreed to turn over to Chili one battleship, one transport, and three torpedoboat destroyers of 1,800 tons each. The only battleship that Chili has at present is the antiquated Capitan Prat (1888), reconstructed in 1890. During the World War Great Britain requisitioned two battleships building for Chili, one of them, the Almirante Latorre, being renamed Canada. This vessel is a powerful craft with a full load displacement of 32,000 tons, a speed of 22.75 knots, and burns both oil and coal. Her main battery consists of ten 14-inch guns. This vessel is probably the battleship allotted to Chili, and the destroyers and the transport are taken over by Chili to replace the second battleship.

ROWBOATS LIKE BOWLS

The goufas of the Tigris are wonderful! And I suppose they should remind me of something besides the "three wise men of Gotham who went to sea in a tub," writes Eleanor Franklin Eagan in the "Saturday Evening Post." That is exactly what they remind one of. They are perfectly round reed baskets, "covered within and without with pitch." They have curved-in brims and they look for all the world like enormous black bowls floating uncertainly about.

They are the only kind of rowboat the Bagdad people seem to know anything about, and the river at times is literally crowded with them. They roll around among the larger and more possible looking craft like a thousand huge inverted tar bubbles; and the way they are laden is a marvel and a mystery.

Many of them ply back and forth as ferry boats, and it is not at all unusual to see one of them carrying two donkeys, half a dozen sheep, a dozen people and somebody's entire stock of earthly belongings in bundles and bales. They are the most pleasing to the eyes when they are carrying reeds from the marshes up river. The reeds are cut with their feathery blooms still on and are packed in a goufa in upright sheaves, the effect being a gigantic imitation of a Scotch thistle, out of the top of which, as often as not, protrude the turbaned head and brightly-hooded shoulders of an Arab passenger. The men who propel the amazing craft squeeze themselves in under its curving brim and wield long paddles and poles with a skill that nothing could surpass.

AN ENCOUNTER WITH SAVAGES

By Alexander Armstrong.

Ten years ago, or thereabouts, I encamped by a lake near the Caffraria Mountains.

I had been engaged by a party of Portuguese to guide them from the coast up into the country towards the homes of the Bechuanas, where a Catholic mission had been established.

There were in the party two priests, called Father Anselmo and Father Ambrose, and four merchants.

I told them that they were going to travel a dangerous road, for the Caffres had been at war with the "English, and had a deadly hatred of all white men.

But the two priests were not to be put out.

They said they were at work for a Heavenly Master, and their work must be done.

As for the merchants, I could understand them easily.

They were going with the missionaries in the hopes of making large sums of money.

The priests were really the leaders of the expedition; but one of the merchants a large, powerful man, called Don Gomez, assumed control of affairs.

They had six Hottentot servants when we started; but before we had traveled a week four of these Hottentots deserted.

However, the priests willingly cooked for the party, and the runaway servants were not much missed.

In twenty days we had crossed the mountains to the great basin where the water commences to flow to the west.

As yet we had met with no trouble, and the merchants laughed when I spoke of the Caffres.

I told them if the Caffres did not come they might laugh, and welcome; and, too, they might laugh, if they could, if the Caffres did come.

I knew that the men of the Caffre land were mad and bloodthirsty.

And one thing more I told the Portuguese. The Caffre warriors were not children.

They were strong and powerful, and knew how to use their strength.

It was almost sundown when our camp was fixed by the side of the lake and while the priests set about preparing supper, I helped take care of the oxen.

We had no wagons, the goods being carried by the oxen in packs.

As I led some of the animals down to the water to drink, I saw fresh footprints in the sand.

They were large, strong prints, and I knew that Caffre men had made them.

And this was not all that I discovered.

I found a broken arrow, and a spot of fresh blood, and feathers scattered about on the sand, as though a bird had been shot there.

These marks could not have been made many hours.

If Caffres had made them, then I did not believe the Caffres could be far away.

I led my oxen back to the tether, and brought down some more to the water; and this time I

ran my eyes carefully over the shores of the lake. I had not been mistaken.

Upon the opposite side I plainly saw men moving in the bushes.

I made no sign, but pretended to be only busy in watering my oxen; yet I kept an eye upon the suspicious spot, and ere long saw a huge Caffre warrior upon his hands and knees looking earnestly towards our camp.

As I walked back to the tether I thought the matter over, and was not long in coming to a conclusion.

In the first place there was a party of Caffres upon the opposite side of the lake, and the very fact that they kept themselves concealed was proof enough that they meant mischief.

What was to be done?

In the judgment of the merchants I had little confidence.

Father Ambrose, the elder of the two priests, was the man to advise with.

I drew him apart, as though I wanted him to look at the oxen, and when we were far enough away I told him what I had seen.

He was very thoughtful, but did not seem to be frightened, and I soon found that he knew as much of the Caffres as I did.

He told me to wait while he went down to the water, and not to speak of the matter to any of the others.

He went to his pack and took out an old shirt, which he carried down to the water to wash.

He worked away until he had removed as much dirt as he thought necessary, and then he came back and joined me again.

"You are right," he said to me. "There are Caffre men hidden beyond the lake, and I have seen some of them. They are warriors, and are of a savage, blood-thirsty tribe, and I know that they mean to attack us. How can we escape them?"

I shook my head.

"There can be no use in fleeing," he continued, "for they would surely overtake us. We might possibly save ourselves by leaving all our property behind, but we must not do that."

And then he asked me what I thought.

I told him that we had got to meet the Caffres at some time, and I thought we had better do it now while we had warning of their coming.

He thought the same.

"There cannot be many of them," he said, "or they would have attacked us ere this. They mean to set upon us by night."

Of course this seemed reasonable though I had not thought of it before.

After consulting a while longer Father Anselmo was called.

He trembled when he heard the news, but said he was ready to do his part.

Father Ambrose nodded his head, as much as to say that he felt the same.

The four merchants were anxious for their supper, and called for the priest to hurry up.

The cloth was spread by the cover of some bushes, and while the others were eating Father Ambrose directed me to see that every piece of firearms was carefully loaded.

We had arms enough—as many as we could possibly use—and when I had seen that they were all ready, I went back to the eating cloth, where

I found the old priest just explaining to the merchants what had been discovered.

At first three of them were for instant flight, but Don Gomez soon put the idea out of their heads.

However, they were not cowards—if they had been they would never have ventured into that country—and it was finally arranged that we would make a bold fight of it under the lead of Don Gomez.

As soon as we had eaten supper we moved our packs all out into an open space, and when it was fairly dark we threw our blankets down upon the ground close by them.

After this we took our station behind a clump of bushes, where we had planned to wait for the Caffres.

We had two rifles each, and four of those, in the hands of the merchants, were double-barreled.

We also had pistols and swords.

The two servants, in addition to their rifles, had long boarspears, which they could use with much dexterity.

Within half an hour after we had taken our stations, we could see dark objects moving upon the shore of the lake.

There was a very small moon, just hanging above the tops of the trees, and it gave light enough to help us.

Had the enemy waited half an hour longer, they would have gained an advantage by it; but they probably thought they had us surely enough, and wanted the light to help them.

In a little while they were lost to our sight behind the trees between us and the end of the lake, and when we saw them again they were within a hundred yards of us, with nothing but open ground between us.

There were eighteen of the Caffres, all of them stout, powerful warriors, armed with clubs and spears.

They stopped a few seconds when they came in sight of our camp, and Don Gomez had just turned to speak with me, when they sent forth a huge shout, like the roar of bull buffaloes, and dashed towards the spot where our packs were piled up.

The thicket in which we were posted was upon one side of the opening, and about twenty yards from the packs.

As the shout of the Caffres broke upon the air, Don Gomez gave the word for us to fire.

We poured in a well-directed volley upon the marauders and they stopped in the headlong course, and their warshouts were changed to yells and groans of surprise and pain.

Before they could fairly make up their minds upon this unexpected turn of affairs, we had aimed our second lot of rifles, and another volley was fired.

I saw, when the smoke lifted the first time, that some of the Caffres had fallen, and I know that this second discharge must have taken down more of them.

From what I knew of the Caffre character, I supposed that the rascals would draw off at this second fire, but in this I was mistaken.

While yet the smoke lay like a dense cloud between us, one of them, who was probably their chief, sent forth a terrific shout, which was answered by a number of others, and in a moment

more as many as a dozen of them came rushing through the smoke, with their spears aimed directly towards us.

They had discovered our cover, and were bound to make an assault.

It was fortunate for us that Don Gomez was cooler and braver than I had taken him to be.

When he saw this movement of the Caffres, he leaped to his feet and ordered us to follow him.

He told us to leave our empty rifles and take to our pistols.

As he spoke he sprang backwards from the thicket, and ran around so as to come up on the enemy's flank.

His three companions followed him closely, while the two priests and myself brought up the rear, pushing the two sergeants ahead of us.

The Caffres were charging upon the bushes, thrusting their spears into the cover, when we came out on the other side; and before they could fairly turn, we had discharged our first battery of pistols, holding another battery still in reserve.

The Don ordered us to keep the other pistols till we should come to close quarters.

This new fire seemed to startle the Caffres, and they hesitated as they turned towards us.

Don Gomez saw his advantage, and with a loaded pistol in one hand and a sword in the other, he gave the order to charge, and dashed forward.

I don't know but that those Portuguese merchants yelled as loud as the savages did.

At any rate, they sent forth a terrible warcry as they dashed to the charge, and I could not help joining them.

I yelled with all my might and when I discharged my pistol I had the satisfaction of knowing that I had subtracted one from the number of our enemies.

And that was the last fighting I had to do on that occasion.

I thought I had seen smart warriors before, but I have never seen anything to equal the manner in which Don Gomez used his sword.

Three spears were aimed at him as he advanced and he cut them in twain as though they had been reeds of grass.

And with his own sword he cut down three of the Caffres in quick succession.

And Father Ambrose was not a coward.

I saw him hew down two of the enemy and when he had done it I heard him muttering a prayer.

Four of the Caffres lived to run away before our eyes.

Don Gomez started to give chase; but they plunged into the lake and he let them go.

By a strange mercy none of our party was killed though two of the merchants were wounded.

In the morning we had the labor of burying twelve dead Caffres, so that there must have been six escaped, for I know that I counted eighteen of them at first.

However, we went our way without further molestation, and Don Gomez made me a present of a fine rifle, in consideration of the danger I had incurred on account of himself and friends.

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ITEMS OF INTEREST

380 POUNDS OF BRANDY DROPS ARE SEIZED IN HARTFORD.

Seizure of 380 pounds of a 500-pound consignment of brandy drops from New York to Hartford was reported by H. H. Spooner, State Secretary of the Connecticut Temperance Union, who for years represented the union as legislative agent during the sessions of the General Assembly. In four months, Mr. Spooner says, he personally made 150 complaints of alleged violation of the Prohibitory Amendment to the Federal officers.

ROBBER PLAYS CRIPPLE

On crutches, a well dressed man entered the Bellevue-Stratford Hotel, Philadelphia, Pa., May 10, registered as "Charles Duboise and wife, Bridgeton, N. J.," and was assigned to a room. He said his wife would arrive later. He asked for the name of a jeweller.

Shortly after 2 o'clock in the afternoon Bailey, Banks & Biddle reported that Duboise had telephoned and requested that they send a salesman to his room with diamonds. Hiram McDade was sent with jewelry valued at \$25,000. He later was found in the bathroom, trussed up with straps taken from a suit case. The man had suddenly drawn a blue steel revolver, commanded McDade to put up his hands and had then backed him into the bathroom and fastened him to a chair.

THREE KINDS OF TIME IN THE STATE OF OHIO.

Ohio will have four different names for its clock time this summer and three different kinds of time. They are: Eastern standard, sun time, central standard and advanced central standard.

The last mentioned is a name only, for it coincides with Eastern standard time. The name came through action of communities in Western Ohio deciding to advance their clocks one hour. It was the same as Eastern standard time, but they preferred to call it advanced central standard.

About half of Ohio is on Eastern standard

time because the regular dividing line runs mid-State from north to south.

When it is noon at Youngstown it will be 11 A. M. at Cincinnati, Dayton and Toledo, but it will be noon at Hamilton and Springfield, which are only a few miles out of Cincinnati and Dayton. At the same time it will be 11.30 o'clock sun time in some other places.

LAUGHS

"What made her family think she's succeed in hospital work?" "She was always the kind of girl who rubs things in and nurses an injury."

Teacher—If you wear one pair of shoes three months, how long will two pairs last? Jimmie—A year. Teacher—Oh, no; how do you get that? Jimmie—I don't wear any in the summer.

A woman went to a bank. She noticed that there was a new face behind the window. "Has the cashier gone away to take a rest?" she inquired. "No," replied the new man; "he has gone away to avoid it."

"I trust, Miss Smith," remarked a persevering young man, as he rose to depart, "that I have not taken up too much of your valuable time?" "Not at all," replied the girl. "The time you have taken up has been of no value to me whatever, I assure you!"

Old Lady—Well, my boy, and what do you want? Boy—I've called for the reward of five shillin's wot you offered for the return of your canary. Old Lady—But that is a cat you have there! Boy—Yes, I know, mum; but the canary's inside of 'im. I just seen 'im eat it.

Benevolent Old Gentleman—"My little boy, have you no better way to spend this beautiful afternoon than by standing in front of the gate idling away your time?" Little Boy—"I'm not idling away my time. There's a chump inside with my sister, who is paying me a dime an hour to watch for pa."

"Say," said Baitman, as he passed the fish dealer's stand, "send up a couple of nice bass to the house to-morrow." "All right, sir," answered the dealer. "And be sure they are bass," continued Baitman. "You see, I'm going—er—out of town for the day, and—er—the last time I went I told my wife I was going trout fishing, and you sent up a salt mackerel. Another error like that on your part and there will be strained relations in my family. See?"

"Moving Picture Stories," No. 308, contains an article entitled "HOW TO BECOME A MOVIE ACTOR." Buy a copy. Price 7 cents; postage free. HARRY E. WOLFF, 166 W. 23rd St., N. Y.

A FEW GOOD ITEMS

FEW BLACK SQUIRRELS

In various parts of the country a coal black squirrel is met with; it is but a melanistic variety of the gray, and it is now becoming quite rare, says the American Forestry Magazine of Washington. They are about the same size as the gray squirrel and have similar habits.

ANNOYED SHIP CREW

The Pacific Mail freighter Haleskala arrived at San Francisco, Calif., recently from Calcutta, after having a lively voyage, according to Capt. Fleming and members of the crew.

An orang outang worked the reverse gear of the engines while the engine room crew took pot shot and finally killed him, a monkey scurried aloft and nearly deafened all hands by swinging from the whistle cord, a 100-year-old elephant, which died aboard ship, became a derelict in mid-Pacific when the carcass failed to sink after it had been weighed with iron and heaved over the side, and caged tigers took bites out of all who approached too near.

Four men were in the sick bay when the ship made port, three suffering from tiger bites and one with his arm torn from wrist to shoulder by an enraged monkey. The animals are consigned to American zoos.

FLYERS HELD IN BOOZE CASE

Charged with having transported twelve cases of liquor in a naval seaplane from Bimini, one of the Bahama Islands, to Key West, Fla., Lieut. W. H. Cushing and Ensign Frank Lamb, Naval Reserve officers, have been recommended for courtmartial by a board of inquiry at Key West. Three enlisted men of the plane's crew were cleared.

The two officers are alleged to have "acquired" the twelve cases at Bimini Island when the planes in which they were making a return flight from Pensacola, Fla., to Rockaway, L. I., by way of Key West, made a detour to the island before putting in at the latter port. The "cargo" is alleged to have been discovered in the plane at Key West before the flight was resumed to Rockaway where Cushing and Lamb were stationed. Pending action by the Navy Department on the report of the board, the two officers are being held at Rockaway.

SITS AMONG SNAKES

Dr. Marie Phisalix is making a thorough study of poisonous reptiles and the practical uses to which they can be put. She spends her time in the serpents' house of the famous Zoo, the Jardin de Pantès, where she sits in her laboratory with her snakes, salamanders, singing toads and grass-green tree frogs about her.

"Here," she said, taking up a lovely newt with the resplendent orange waistcoat which Nature gives him for courting times, "here is a gentleman whose poison is not in a gland provided with a fang but under his skin," and she explained

that this device, if it left him defenseless before his enemy the snake, yet defended his race, since no snake could eat two newts. He dies from the effects of the first.

Mme. Phisalix is the only woman engaged in research work at the Paris Natural History Museum, and she holds a unique position in the scientific world. She took her degree at Sevres Women's College and was a professor of natural science in different lycees, which she obtained in 1900 with a thesis on the salamander and poisons from the medical point of view.

MUSK FOR PERFUMES A CHINESE EXPORT

A newly discovered perfume extracted from seaweed was sold in France recently at \$5 a drop. It is said to take one ton of seaweed to produce five drops.

Musk, so important to the perfumery compounder, is a secretion of the male musk deer. Three kinds of musk are distinguished in commerce, the most important and valuable being the Chinese or Tonkin musk, imported principally from Shanghai. It is put up in small tin-lined caddies, each containing two or three musk pods. These are generally adulterated with dried blood, fragments of leather, leaden pellets, peas, etc., so that often little more than the original scent remains.

The Chinese pods vary greatly in value, according to quality and genuineness. Some musk collected from the western Himalayas is exported from India. It is much less prized than genuine Tonkin musk. The third variety, known as Kabardine or Siberian musk, is exported from Central Asia. It is in large pods, said to be yielded by a distinct species of deer, and is very inferior. Good musk is of a dark purplish color, dry, smooth and unctuous to the touch and bitter in taste.

A grain of musk will distinctly scent millions of cubic feet of air without any appreciable loss of weight, and its scent is not only penetrating but more persistent than that of any other known substance. As an ingredient in perfumery its powerful and enduring odor gives strength and permanency to the vegetable essences, so that it is used in nearly all compounded perfumes. Musk, or some substance possessed of the musk odor, is also contained in glands in the jaws of alligators and crocodiles, whence it has been extracted for use in perfumery in India and Egypt. The musk ox and the Indian and European muskrat are, as their names indicate, remarkable for the odor.

The musk deer differs from the typical members of the deer family and stands by itself as an isolated zoological form, as both sexes are entirely devoid of any sort of frontal appendage and the upper canine teeth of the males are remarkably developed—long, slender, sharp-pointed and gently curved, projecting downward out of the mouth, with the ends turned somewhat backward.

ITEMS OF GENERAL INTEREST

RAILROAD PROTECTS BABY ROBINS

A pair of robins built their nest in a freight car and just as the brood was hatched the order came to send the car on to Chicago. The yard men, after consultation, telegraphed the situation to headquarters, and the order came instantly to sidetrack the car till the babies were able to leave the nest.

18 CENTS FOR ONE POTATO

It is a far cry from the old time grocer who used to place a potato on the spout of his customer's kerosene can as a stopper to the grocer who sells a single potato for eighteen cents. A potato weighing two pounds was sold in Muncie, Ind., by Clarence E. Frees, a grocer, for that amount. It cost him sixteen cents, so he believes he is not a profiteer. Muncie housewives in many neighborhoods have established an 'unorganized boycott' on potatoes, and many restaurants have stopped serving them with dinner orders.

A NOVEL MAIL ROUTE

The most picturesque rural mail route in Oregon is a 30-mile stretch of the Rogue River, which empties into the Pacific near the State's southern boundary. A motorboat is the carrier's "mail wagon," and in it he makes the 60-mile journey every other day. Wooden uprights at the river's edge hold the mail boxes. To make this non-stop delivery possible the year around, the carrier's clientele obligingly move the posts farther into the stream during summer-time's low water, and back again during the floods of spring.

SQUIRRELS BIG AS CATS

There is no country that can rival North America for the great number of squirrels, both species and subspecies, represented in her fauna. In so far as brilliancy of color and size are concerned, however, says the American Forestry Magazine of Washington, the handsomest and largest squirrels in the world are found in the Orient and the East Indies. Along the coast of Malabar is found a squirrel as big as an ordinary cat. This animal is bright red on the upper part of its body, offset by the most intense black, while all the lower parts are of a clear yellow.

MOTORCYCLIST BRAVES DEATH VALLEY

An achievement that is unequalled in motoring history was performed this month by John E. Hogg of Los Angeles when in the interests of three large railroad companies he made a tour of Death Valley on a middleweight machine. The trip, which is a hazardous one at any time of the year, because of the utter absence of distinguishable trails, the great distance between water holes and prowling packs of coyotes, was accomplished by Hogg and his little machine without a single mishap. He covered over 800 miles on the floor of Death Valley itself, which is the greatest depression on the face of the earth, with the exception of the Dead Sea region in Palestine.

HOW RUGS BECOME "ANTIQUÉ"

How "genuine antique rugs" are manufactured and prepared for European markets and American markets is told by an American who visited Bagdad. The shopping streets seem like tunnels. They are arched overhead with brick to keep out the heat; thus they run, like subways, up and down the bazar quarter. Through those long, stifling, faintly lighted tunnels throng the eternal crowd of men, mules and camels. Often one will see a fine rug lying flat in the filth of a narrow street, ground beneath the tramp of men and beasts, but there is method in this. Foreigners make Oriental rugs, bright and new, in Persia and sell them through Bagdad. Since an "old rug" is worth more, wily brokers have hit on this way to make a new rug look old.

LIVED OVER 114 STICKS OF DYNAMITE 11 YEARS

John O'Rielly, of 22 Carson Street, Dorchester section of Boston, learned that he has lived for eleven years and brought up his family in a house built over 114 sticks of dynamite. But nothing happened and now nothing ever will, as the stuff has been discovered and carried away. O'Rielly says it is too late to be scared now, but his wife and four children were victims of an attack of "nerves."

O'Rielly was digging an excavation for a foundation under the L of his house when the shovel struck into a rotted board about thirty inches below the surface. Prying it up, the collection of dynamite sticks, each about six inches long and packed in sawdust was exposed.

State explosive expert Walter Wedger declared it the largest lot of dynamite ever discovered in one place in his experience. How it came there is a mystery. A widow lived in the house before the O'Riellys moved in.

GIANT DINOSAURUS STOLEN

Who stole the great Patagonian dinosaur? This is a question the newspapers are asking and it is also a question which Dr. Carlos Ameghino, Director of the Buenos Ayres Museum of Natural History, would like to have answered.

The dinosaur, or rather its skeleton, was stolen from the soil of Patagonia, near Neuquen, where it was discovered by English engineers a year ago. Dr. Ameghino at his own expense, sent an expedition in charge of a young naturalist, Augusto Tapia, to bring the skeleton to Buenos Ayres.

"The English engineers," says Dr. Ameghino, "informed Tapia that while they were on a trip of exploration an unknown person had come to the place, collected all the fossils and taken away those which interested him, including the dinosaur."

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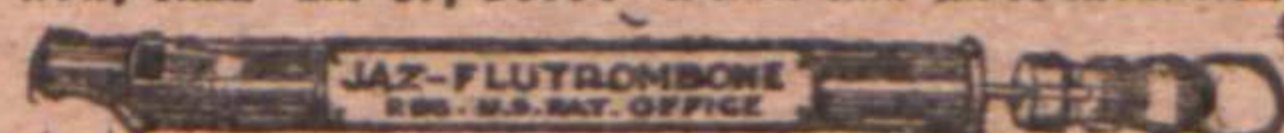
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HIGHEST HOUSE

"The loftiest habitation in the world is in Peru," writes Isaiah Bowman in "The Andes" of Southern Peru, published by the American Geographical Society. "Between Antabamba and Cotahuasi occur the highest passes in the Maritime Cordilla. We crossed at 17,400 feet and 300 feet lower is the last outpost of the Indian shepherds. The snowline, very steeply canted away from the sun, is between 17,700 and 17,600 feet. At frequent intervals during the three months of winter snowfalls during the night and terrific hailstorms in the late afternoon drive both shepherds and flocks to the shelter of leeward slopes or steep canyon walls.

"The thatched stone hut that he passed at 17,100 feet and that enjoys the distinction of being the highest in the world was in other respects the same as the thousands of others in the same region. It sheltered a family of five. Hundreds of alpacas and sheep grazed on the hill slopes and valley floor, and their tracks showed plainly that they were frequently driven up the snowline in those valleys where a trickle of water supported a band of pasture.

FRENCH TEND GRAVES

On the wooded slope of a hill that rises in a bend of the Seine just on the edge of Paris there is a little cemetery that is doing much to weld another link in the chain of friendship binding France and America.

Among the 700 graves of soldiers in this cemetery are many graves of American boys who have succumbed to their wounds in the hospitals in the suburbs of the city.

Almost every one of the American graves has been "adopted" by some French family, which takes care of the grave as though one of their own dead lay there. Many families have adopted from three to five of the little mounds, and one prominent French professional man of Paris has and insists upon tending them with his own hands.

The duties of the "foster-parents" include besides the care of the grave an effort to get in touch with the relatives of the dead hero in America to tell them about the resting place of their fallen soldier.

On Sundays it is not unusual to see a dozen French women in deep mourning, caring for the grave of an American who has fallen on the soil of France.

Wonderful Victory Over Baldness

HAIR GROWN ON MR. BRITTAIN'S BALD HEAD BY INDIANS' MYSTERIOUS OINTMENT

My head at the top and back was absolutely bald. The scalp was shiny. An expert said that he thought the hair roots were extinct, and there was no hope of my ever having a new hair growth.

Yet now, at the age of 66, I have a luxuriant growth of soft, strong, lustrous hair! No trace of baldness.

Indians' Secret of Hair Growth

At a time when I had become discouraged at trying various hair lotions, tonics, specialists' treatments, etc., I came across, in my travels, a Cherokee Indian "medicine man" who had an elixir that he guaranteed would grow my hair. Although I had no faith, I gave it a trial. To my amazement a light fuzz soon appeared. It developed, day by day, into a regular healthy growth and ere long my hair was as prolific as in my youthful days.

That I was amazed and happy is expressing my state of mind mildly.

Hair Grew Luxuriantly

Obviously, the hair roots had not been dead, but were dormant in the scalp, awaiting the fertilizing potency of the mysterious pomade.

It became my sudden determination to possess the recipe or secret if I could. Having used my most persuasive arguments which convinced the aged savant of my sincerity and that he had only fairness to expect from me, I succeeded in gaining the secret recipe by giving him a valuable rifle in exchange.

I Put the Secret Away

My regular business took all my time, however, and I was compelled to forego my plans to introduce the wonderful kotalko (which I call for short kotalko) and I put the secret aside for some years.

That my own hair growth was permanent has been amply proved.

My honest belief is that hair roots rarely die even when the hair falls out through dandruff, fever,

excessive dryness or other disorders. I am convinced, and am sure many scientists will agree, that the hair roots become imbedded within the scalp, covered by hard skin, so that they are like bulbs or seeds in a bottle which will grow when fertilized.

Shampoos (which contain alkalis) and hair lotions which contain alcohol are enemies to the hair, as they dry it, making it brittle.

The Secret Now Revealed

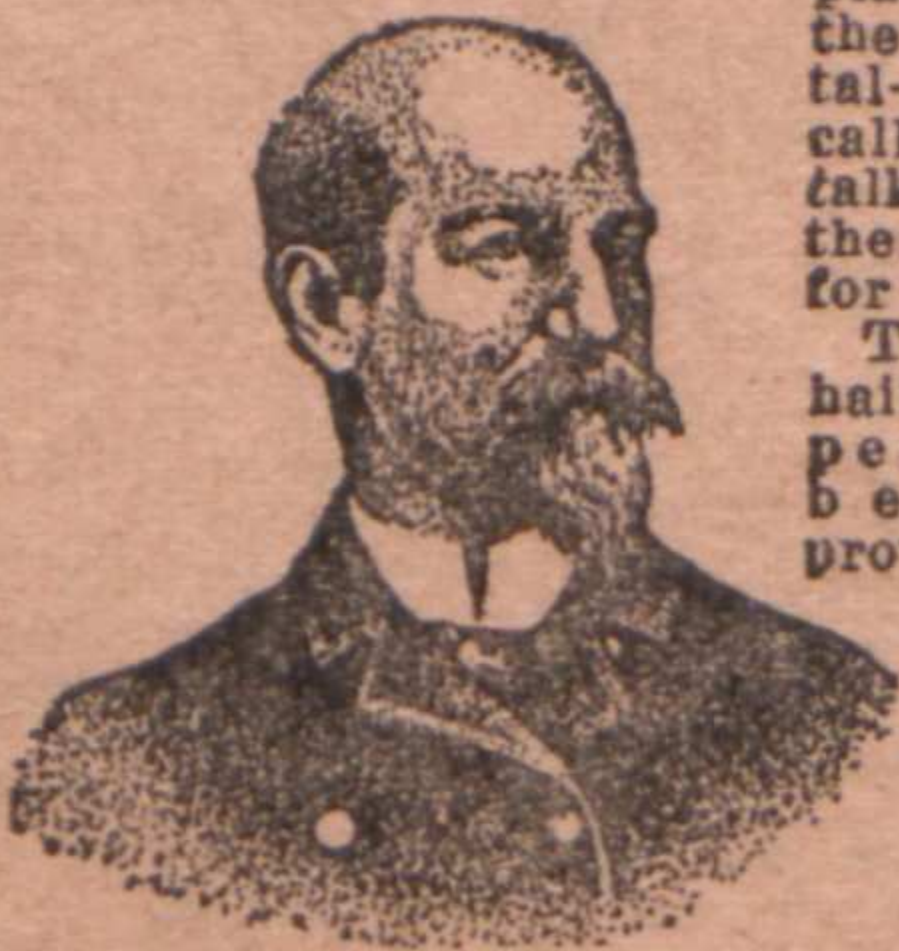
Recently I was induced, while on a business trip to London, to introduce Kotalko, the Indian hair elixir. It met with an immediate demand and has since been introduced throughout England and France, where, despite the war, it is having a great sale. Its popularity comes chiefly from the voluntary endorsements of users. Many persons—men, women and children—are reporting new hair growth. Some cases were really more extraordinary than my own. For instance, a lady reported that Kotalko grew a beautiful supply of blond hair (her natural shade) after her head had been completely bald since a fever nine years previously and she had worn a wig ever since.

A military officer had a bald spot which had been growing larger for some time. Within a few weeks it was completely covered.

I could mention numerous examples. Now, having made arrangements here, I intend to supply Kotalko, according to the genuine Indians' formula to whomsoever wishes to obtain it.

Recipe Given Free

The recipe shall be pleased to mail, free. Address: John Hart Brittain, BG-103, Station F, New York, N. Y. When you have grown new hair please send me a letter giving the facts for my files.



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